PLUCK AND LUCK

COMPLETE STORIES OF ADVENTURE.

Issued Semi-Monthly—By Subscription $1.25 per year. Entered as Second Class Matter at the N. Y. Post office by Frank Tousey.

No. 2. NEW YORK, January 26, 1898. Price 5 Cents.

THE TWO BOY BROKERS;

—OR—

FROM MESSENGER BOYS TO MILLIONAIRES.

BY A RETIRED BANKER.

The villain fell heavily, his head striking the hard tiled floor with such force as to render him unconscious. "Come away, Charlie!" cried Al, pulling him toward the door. "Come away, quick!"

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CHAPTER I.

THE TWO MESSENGER BOYS.

"HELLO, Charlie!"

"Hello, Al!"

"What's the matter! You look as if your grandmother was dead."

"She is dead—died before I was born," returned Charlie.

"And you are still grieving over it, are you?"

"Not much I ain't. You don't see any crape on my hat, do you?"

"No, but what in thunder is the matter?"

"I'm bounced."

"The deuce!"

"Yes—fired out like a rocket."

Al whistled his astonishment.

He and Charlie were great cronies, and this bit of news staggered him.

But he had no time to ask more questions, as he held a little bit of paper in his hand which he had to deliver to a broker inside the gold room.

"Wait for me at the old place, Charlie," he said, grasping his friend's hand for a moment, and then darted into the gold room and disappeared among the throng of excited brokers gathered in there.

Charlie Knight and Albert Day were messenger-boys in two offices in Wall street at the time our story opens, which was many years ago, in the city of New York. The war had been a little over three years ended, and gold yet commanded good premium over greenbacks or any other paper money. Both were about sixteen years old, bright, shrewd, well-dressed and handsome.

They had been in the offices where they were employed about three years, and had faithfully attended to their duties. Occasionally they were reprimanded by their employers for their playfulness, but that was all. They never neglected any duty they were told to perform, because they well knew that a prompt discharge would be the result.

Charlie was employed in the office of one of Daniel Drew's brokers of the name of Ryerson. Al was in the office of the famous Jim Fisk, one of the most daring speculators this country has ever produced.

Every afternoon a little after three o'clock, Al and Charlie were in the habit of meeting on the steps of the Sub-Treasury, at the corner of Nassau and Wall streets, and going home together.

If one arrived at the steps of the treasury building before the other, he awaited his coming, and there was the "old place," where Al told him to meet him when he parted with him at the door of the gold room.

It was about half-past three o'clock when Al arrived.

He found Charlie sitting on the steps waiting for him with a very woeful look about him.

"I had to run down to Beaver street, Charlie," explained Al as he came up. "Come ahead. We'll go up to Hitchcock's and have some pork and beans."

The two boys locked arms and wended their way up Nassau street toward Printing House Square.

Hitchcock's lunch room was known to everybody down-town. It was famous for the excellence of its coffee and cakes to say nothing of the other dishes prepared there. Many rich men dropped in there for a cup of coffee, or a plate of beef and beans as a change from the bill of fare at home.

It was in there that Al and Charlie went, and seated at one of the little tables along the side of the room, Charlie related to his chum how he came to be discharged from the office where he had been employed for three years past.

"It happened three days ago," he said, "and——"

"You don't mean to say that you have been three days bounced, do you?" Al asked, interrupting him.

"No. I was bounced to-day, but the cause of it happened three days ago."

"Ah! Well, let's have it."

"I was sent by Mr. Ryerson with a message to Mr. Drew. I ran like a deer and gave it to him. The old man took out a pencil, wrote two lines and gave them to me to deliver to Mr. Reyerson, saying:

"'Be lively now, my lad,' and I was lively. I ran as fast as I could, and you know how fast that is, and ran into a stranger, knocking him down, and sending his hat rolling into the middle of the street. He made some very emphatic declarations that were not flattering to me in the least, and tried to wipe the sidewalk with me. I managed to get away from him, and was about to hurry on to the gold room when Broker Sharpe picked up the piece of paper Mr. Drew had given me, and called to me—'here, Charlie—you dropped this.' I snatched it from his hand, thanked him and hurried in to give it to Mr. Ryerson. I had not been in a half minute ere Sharpe came in, quite excited, and began to put in some heavy work. You know the papers say he made a cool million that day and the next. Well, yesterday morning I saw old Drew in Ryerson's private office, his brow as black as a thunder cloud. Mr. Ryerson was mad about something, too. This morning they were together again, and I was called in.

"'Did you let any one see the note Mr. Drew gave you to deliver to me in the gold room the day before yesterday?' Mr. Ryerson asked.

"Then I told him of the collison, and how Broker Sharpe had pick-

ed up the note and give it to me, adding, 'he might have kept it, but didn't—he didn't have it two seconds.'

"'That's it,' said Drew. 'The lad is a lunk head. Send him home,' and the broker fired me out. How's that for bad luck, eh?"

"Bad enough," replied Al, shaking his head. "Sharpe read the note and went in to make a pile out of a point he got from it, and he did. That's what made old Drew and Ryerson mad. They saw that somebody had got the pointer, and had worked it for all it was worth. The old man was mad, and set Ryerson to hunting for the leak, and he got at it by your truthful report."

"But it was an accident," said Charlie, "which might have happened to anybody."

"Yes, but it was one a man like old Drew could never forgive. Sharpe made a pile of it, and that is what makes the old man so mad."

"Well, I am fired, and my poor mother will cry her eyes out when I tell her about it."

"Don't tell her about it till the end of the week, Charlie," suggested Al.

"Why not? She ought to know it at once, for she'll look for my pay on Saturday as usual."

"Yes, I know. You may be able to get another place by that time, and I could lend you money enough to make up your usual week's pay."

Charlie shook his head dubiously.

"Every broker in Wall street knows me," he said, "and they would want to know why I left Ryerson's office. Ryerson would tell them that I had been so careless as to let another man see the orders of a customer of his, and that would ruin me with any broker on the street."

"By George, that's so!" said Al. "I didn't think of that. Something has got to be done, though!"

"Yes—but hanged if I know what to do!" and Charlie looked blue enough as he spoke.

"I have it," said Al, after a pause of some moments.

"What is it?"

"You go to Sharpe—you know him well—and tell him how you have been fired, all on account of his finding that little slip of paper and giving it back to you, and ask him either to give you a place in his office or else get you one somewhere else. I believe he'd do it, Charlie. He isn't a bad fellow after all. I once saw him run out into Broadway, and drag an old man out from under the wheels of a truck, brush the dust off his clothes, and press a ten-dollar note into his hand. A man who would do that isn't a bad fellow, you know."

"Yes, that's so. Hanged if I don't do that, Al. It won't do any harm anyway, and if he refuses me I won't be any worse off than I am now."

"Of course not. Tackle him to-morrow as he goes to the gold room, or in his office, and wait for me at the old place."

They came out of Hitchcock's place and went up-town together toward their homes on the east side.

Mrs. Knight, Charlie's mother, was a widow with a son and daughter. Nellie was a bright, plucky girl of fourteen, who was fitting herself to be a teacher. She was very far advanced for one of her age in all her studies, and her teacher had said of her that she was the brightest scholar in his school.

Nellie almost worshiped her brother Charlie, and he looked upon her as the best sister any boy ever had in this world.

When he reached home that afternoon, Charlie had about all he could do to keep up a cheerful look to prevent his mother and Nellie from asking him questions about affairs at the office.

He managed to get away to bed without having been forced to tell either of them any falsehoods—a thing he would not do—and thus left them in ignorance of the fact that he was without a situation.

The next morning he left the house at his usual hour, and went down-town to the gold room, where he hoped to see Mr. Sharpe, the very sharp broker who had been the cause of his discharge from his place.

He had not been there very many minutes ere he saw Sharpe coming toward the entrance of the gold room, and hastened to meet him. Just as he was going to speak to him, Ryerson himself accosted him with:

"What are you doing now, Charlie?"

"I am very busy doing nothing, sir," was the prompt reply.

"Does it pay?"

"Not yet, but I am looking for a rising market."

"I would advise you to open an office and hang out your pointers, so every broker in Wall street can see them," said the sarcastic broker, passing into the gold room.

Charlie was mad.

The interruption had caused him to miss Sharpe, who had also gone inside, and he would probably have to wait there an hour or two ere he could get another glimpse of him.

But he did not have to wait ten minutes, for the broker came out with another and went to a cafe, where he followed.

"Ah! he is taking a drink of champagne. That means that he is not very busy and is in a good humor. I'll tackle him when he comes out."

He kept his eye on him, and when he came out he touched him on the arm and said:

"Mr. Sharpe, can I see you for a few moments?"

"Yes, Charlie, of course," and he stepped aside with him, saying: "What is it?"

"That scrap of paper you picked up and handed back to me the other day, when I rolled over on the ground with Mr. ——, made you a big pile of money. It cost me my situation. You got the best of it. I got the worst. I was fired. Now, can't you help me to another situation?"

Broker Sharpe was dumfounded for a moment or two, and did not make any reply. He looked Charlie full in the face in silence, and Charlie returned his gaze without a quiver of the eyelids.

"Yes," he finally said, "I'll find you another place somewhere. Why don't you try your hand in the gold room or Stock Exchange?"

"Just indorse my checks and I will," he replied.

Sharpe smiled and said:

"See me an hour later, and I'll see if I can't do something for you," and then shook hands with another man who came up to him at the moment.

Charlie knew that the interview was ended for the time being, and turned to go toward Wall street and Broad. Just as he reached the corner he ran across Al Day, who was hurrying to the Stock Exchange with a note from Fisk to one of his brokers.

"Hello, Al!"

"Hello, Charlie!" and Al stopped, clutched his arm, and said in a hoarse whisper: "I've just collared the greatest pointer ever known in Wall street, and haven't got a dollar to put up on it."

"What is it?"

Al placed his mouth to Charlie's right ear, and whispered:

"Gold will go up ten or twenty points in thirty-six or forty-eight hours. I got it from a mouse in our office," and with that he hurried away to deliver the note to Fisk's broker.

———

CHAPTER II.

THE BROKER AND THE "POINTER."

STANDING there on the corner of Wall and Broad streets, with his hands in his pockets, Charlie thought over what Al had said to him.

"Fisk is hatching up some bold game," he muttered. "He is bold and plucky, has plenty of money and can get as much more as he needs. Al has heard a hint or two, and could make something out of it if he had the money. Lord, don't I wish I could raise just $100 for margins! Here comes Mr. Sharpe. Hanged if I don't tackle him again. Mr. Sharpe!"

The broker turned suddenly on hearing his name called, and said:

"Ah! Is it you, Charlie?"

"Yes, sir. I've got a pointer, but no 'chink.' You've got a pile of it. Put up for me on margin and give me a chance."

The broker laughed, and replied:

"What do you want to buy, Charlie?"

"Gold," was the answer.

"Gold, eh? Well, that's always a safe thing to buy. It's rising a little, so it's all right, I guess. How about the pointer, though?"

"That's mine," said Charlie.

Sharpe laughed again, and said:

"All right. I'll buy on five per cent. for you on condition that I retain the option to sell the moment I see a turn in the price."

"Good!" exclaimed Charlie.

"I'll go you one thousand dollars. How will that do?"

"Bully!" exclaimed Charlie. "That's nine hundred dollars more than I hoped for."

"It is, indeed?"

"Yes, sir, and I am just one thousand times obliged to you."

"That's all right," said Sharpe, taking out his pencil and writing a memoranda of the transaction and giving it to him. He then hastened away, as if to keep an engagement.

Charlie whistled to let off some of the exuberance he felt as he gazed at the little memoranda in his hand.

"Whew!" he ejaculated. "Whew! I wonder where Charlie Knight is going to come out in this thing? If I lose I'll make an enemy of Sharpe. If I win he'll stand by me in the future. Whew! Don't I wish I knew somebody who knows how to pray for success! I wonder where Al is?"

He walked down toward the office where Al was employed, and stopped for awhile in front of the building. Half an hour later Al came out on a run, and he struck out after him at the top of his speed.

Suddenly a man collided with him, and both went down together.

The man was Ryerson, his former employer.

"I beg your pardon, sir," he said, picking himself up and brushing the dust from his clothes.

Ryerson was too angry to receive any apology. He struck at him with his heavy gold-headed cane. Charlie dodged it, and it flew out of his hand and struck old Daniel Drew on the right leg, a little below the knee.

"Ouch—ugh!" groaned the old man, limping about and uttering other ejaculations expressive of great pain and anger.

The old millionaire was helped back into his carriage, which he had left but a minute or two before, and was driven home. He would not listen to the apologies of his broker. The pain he suffered was too great for that, and Ryerson knew that he had lost a patron from whom he had made a fortune in broker's fees.

Charlie did not stop to hear what the result of the accident would be, but hastened on to find Al Day.

But Al had gone into some one of the many offices along that block, and was not to be seen till he came out again.

Charlie resolved to wait for him, as he knew he would like to know about his success with Broker Sharpe.

At last he saw him come out of an office across the street, and started to see him.

But Al was on the run again, and he had to do some running to keep up with him.

"I saw Sharpe this morning, Al," he said, as he ran with him.

"What did he say?" Al asked.

"He said he would help me to another place."

"And he'll do it, too," put in Al. "I told you he was a good fellow."

"Yes, and I told him about a pcin——"

"Here, I must run in here with this note," said Al, interrupting him, darting into an open doorway and bounding up a flight of stairs, taking three steps at a bound.

Having nothing else to do at the time Charlie waited for him out on the sidewalk, and five minutes later Al came down and started on his return to his employer's office. But he had a note in his hand which he had been instructed to deliver with as little delay as possible.

"I've got to run for it, Charlie," he said. "Business is lively today and no wonder. Lord, if I only had a hundred dollars in cash!"

Charlie saw that he could not make any explanations on the run, so he said to him:

"Go ahead, Al. I'll meet you at the old place."

"All right. But as you have nothing to do, suppose you put yourself up as collateral for $100 and let me have it for three days?"

"All right. Bring on your man. I'll put up the collateral and warrant it worth its face value."

Al laughed and hurried up into his employer's office, leaving Charlie to go his way till after business hours.

"Well, it will keep till after three o'clock," muttered Charlie, walking away toward the corner of Wall and Broad streets.

Standing on the same corner where he last met Broker Sharpe, he felt a sudden grip on his shoulder.

Looking up he saw the angry, flushed face of Broker Ryerson, who shook him menacingly, and said:

"You young whelp! You have lost me my best castomer!"

"I didn't tell you to hit him, did I?" Charlie asked.

"No, but you were the cause of my doing so."

"You tried to hit me and accidentally hit Mr. Drew."

"Yes, and I'd like to give you the blow yet."

"Well, you discharged me for an accident I could not help, and now you've got a dose of the same stuff. I hope you like it as well as I do, Mr. Ryerson."

Ryerson did not utter a word in reply.

It was a home thrust, and he felt the full force of it.

Shoving Charlie rudely aside, he walked off toward Broadway, muttering to himself something about the impudence of boys.

Charlie looked after him, and wondered if the broker realized the truth that a sauce that is good for a goose serves the gander equally as well.

A little after three o'clock in the afternoon the two boys met on the steps of the Treasury Building.

Al was tired.

He had been running errands for hours, and had rested but little.

"Now, tell me what Sharpe said to you," he said to Charlie, as he sat down on the steps.

In as few words as possible Charlie told him the particulars of the first interview, after which he explained what he had done with the pointer and how the broker had put up one thousand dollars in five per cent. margin for him, showing him the memoranda in proof of his story.

Al was thunderstruck.

He looked at the little memoranda, and then up at Charlie.

"This will make your fortune, Charlie," he said, "if you know how to work it right."

"It will make as much for you as for me," replied Charlie. "The pointer is yours, and we are pards, understand?"

"All right. That's square. You were always square, Charlie," and they shook hands over the situation as they stood there on the steps of the Treasury Building.

"I say, Al," said Charlie, "let's organize a firm right here on these steps, and do business on what we make out of this deal."

"Good! And when we are strong enough I'll draw out of my place and take to the street with you."

"Or hire an office," suggested Charlie.

"Yes, that would be better. What shall the firm name be—Knight & Day or Day & Knight?"

Charlie laughed and said:

"Either would give the impression that we keep open all the year round. Let's toss for the head of the firm!" and taking a penny from his pocket he held it up.

"Heads I win!" said Al. "Toss her up!"

Charlie tossed the penny, and it fell on the cold stone steps of the United States Sub-Treasury.

Both leaned forward and gazed at it.

"Heads wins!" cried Charlie. "The firm name is Day & Knight, and may it never see the day or night when a loss comes to it!"

"Bully! Say it again!" and Al grasped Charlie's hand as he returned him the memoranda Broker Sharpe had given him.

"I suppose this will be our office till further notice?" said Charlie, looking at the front of the massive stone building.

"Yes, and there's always plenty of money in the vaults."

"Of course—millions of it—but not subject to our checks."

They laughed heartily and went off up toward Broadway, into which they turned, and proceeded up toward the City Hall.

Two happier youths than they were that afternoon could not have been found in all the great metropolis. Al never had the shadow of a doubt that gold, which was then at a premium in the market, would advance at a rapid rate the next day or two, as he had, in some way, overheard enough in the office of Fisk & Co. to convince him of the fact of the existence of a syndicate to bring it about.

That evening Al spent with Charlie at his humble home, and the next day they met, by agreement, on their way down-town.

"Don't breathe a word of our spec to a living soul, Charlie," Al said, on parting with him at the door of Fisk's office.

"Not a word," said Charlie. "If we fail nobody can have the laugh on us. If we win we can have the grand chuckle all to ourselves."

"Yes, that's it," and Al ran up into the office and took his seat at his post, ready to respond to any call that might be made upon him.

Left to himself again, Charlie walked on down toward the river, talking to himself:

He was making mental calculations at every step he took.

"Gold closed at 1.20 yesterday," he muttered to himself. "One thousand dollars put up on 5 per cent. margin, calls for $20,000 investment. That will buy nearly $17,000 in gold. Great spoons! Seventeen thousand dollars in gold, and me not seventeen years old yet! If it goes up ten points, Al and I will be nearly $1,700 in. Whew! We could open an office and hang out a shingle on that. 'Day & Knight.' Hanged if that don't sound something like! I'll bet it will be one of the big things in Wall street some day."

Charlie walked down on the river front, looking at the ships and watching longshoremen at work. Noon came ere he was aware of it, and he went into a dime restaurant to get a lunch.

It was full of rough workingmen, two of whom sat in front of him and talked as they ate pork and beans.

"They are havin' a time of it up in Wall street, I hyear," said one, who wore a blue checked jumper.

"What's the matter up there, now, Tom?" the other asked.

"I heard a man say as how gold had gone up six cents in two hours, and that somebody was gittin' rich and others gittin' busted."

Charlie couldn't swallow another mouthful after that.

He arose from the little table, paid his check and hastened out of the place. His heart was way up in his throat. He could actually feel it beating wildly.

Never in his life before did he ever walk so fast. Run he would not. He felt that it would be undignified. But he walked up Wall street and around to the doors of the gold room, where he saw a dense mass of brokers acting like so many lunatics. He tried to get some news, but everybody was excited. Nobody would pay any attention to his inquiry.

Suddenly he saw a messenger come out whom he knew.

"How many points has it risen, Joe?" he asked.

"Eight points, and everybody is crazy," was the reply, as the messenger hurried away.

That was enough.

He stopped and leaned against a lamp-post.

Sharpe came by, and patted him on the shoulder, saying:

"You are in for it, my boy."

"Oh, Mr. Sharpe, is it true?" he exclaimed.

"Yes, and before three o'clock you'll be $2,000 ahead."

The next moment he was gone.

Charlie went over to the Treasury steps, and sat down. The world seemed to be whirling around with him. He was holding his head between his hands when Al's cheery voice recalled him to his surroundings.

"What's the matter, old man?" Al asked.

"Al, we've won!" he exclaimed, springing up, and grasping the hand of his partner.

"Of course we have. I knew we would. We'll scoop a big slice of the yellow chink."

"What was the closing offer?"

"One hundred and thirty one," was the reply.

"Eleven points! Whew! That's nearly $1,000 apiece for us!"

"Yes."

"When shall we close out?"

"When it gets 140 or thereabouts."

"But it may tumble!"

"Yes, but we must tumble first and get from under. You see Mr. Sharpe in the morning and tell him to close out before it tumbles. He may be in to the tune of a million or so."

They went home and Charlie had all he could do to hide his feelings from his mother and sister. He succeeded, however, and left the house the next morning without they being any the wiser as to his affairs.

If the brokers acted like madmen the day before they seemed more like maniacs the morning after. By noon gold went to 138, and stopped.

CHAPTER III.

DAY & KNIGHT, BROKERS.

CHARLIE KNIGHT was in the crowd in front of the gold room, when he saw Broker Sharpe come out.

He rushed to his side, grabbed his hand, and said:

"Mr. Sharpe, if you love me sell me out at once!"

"Eh! What! The limit hasn't been reached yet, my boy," replied the broker, somewhat excited.

"It has reached *my* limit," replied Charlie, quickly. "I can't stand the strain another hour."

Sharpe laughed, and said:

"Well, all right," and walked back into the gold room.

Ten minutes later he came out, and said:

"I sold you out at 138."

"Thanks. Better sell out yourself at the same price."

The broker went to a lunch with a friend. He had bought heavily for a rise and was now in to the tune of many thousands.

Two hours later the market had dropped down to 135, creating almost a panic among those who were caught on the decline.

Sharpe heard of the sudden slump and hastened back to the gold room to see about it. The result was a sale of his holdings, which so startled the market that the decline soon reached 132.

When Al again met Charlie on the steps of the Treasury building, he found him with pencil and paper figuring up the results of the day's work.

Al was excited, for he knew that a very sudden decline had taken place, and that the market had fallen six points since noon.

He was afraid Sharpe had not sold out at the top of the market, and the first thing he said to Charlie:

"It was a big slump. What did Sharpe do?"

"Sold at 138," was the reply.

"Whew!"

"We are rich, Al."

"Yes. Where's Mr. Sharpe?"

"I don't know. Let's go see him."

They went to Sharpe's office.

He was not in. He had gone up town as soon as business for the day closed.

"I'll see him in the morning," said Charlie, as he and Al went back down on the street.

They again repaired to Hitchcock's lunch room and quietly ate a lunch and talked over the future.

"We must get an office and fit it up nicely," said Al, "and go into the street like any other brokers. We can make as much money as anybody else, I guess."

"Yes, I think so, too," assented Charlie. "But we can't get into the Exchanges, you know."

"No, not right away, but that needn't set us back. We'll get there after a while."

They finally went home, and the next morning Charlie was waiting for Broker Sharpe when he arrived at his office.

"Hello, Charlie!" the broker greeted him. "You're a lucky dog! Do you know how much you made yesterday?"

"Yes, sir, about $3,000."

"Yes, a pretty good spec, eh?"

"The best I ever made in my life," said Charlie.

"Do you know I believe you were born under a lucky star. How came you to think that 138 was the limit yesterday?"

"I don't know, sir. I just thought that it was as much as I could stand, that was all."

"Well, do you know that I had to sell out at 135 and some at 132?"

"I am sorry you didn't sell at 138," said Charlie.

"Oh, I am satisfied. I bought the most of it at 122. That's good enough profit."

Ten minutes later Sharpe sent one of his men out with a check to get the money for Charlie, and when he gave him the money he said:

"When you have a 'pointer' again and want help, come to me. I'll help you out all I can. I am in a good many thousand dollars on your account already, and I am not the man to forget a thing like that."

Charlie went out on the street with about $3,000 in his pocket.

He met Al in front of the Stock Exchange.

"Al, I've got $3,000 for us both. Shall we divide it, or how?"

"Divide it, and then each put up any amount that may be needed in the business.

A man standing nearby overheard them, and seemed to be deeply interested.

The two boys stepped inside the door, and half behind one of the folding doors, proceeded to divide the roll of bills.

Charlie was counting out $1,500 in twenty and fifty dollar bills when the man darted forward, dealt Charlie a blow that downed him and made a grab for the roll of bills.

Quick as a flash Al grabbed the bills, sprang aside, thrust it into his pocket and then ran between the man's legs and upset him.

The villain fell heavily, his head striking the hard tiled floor with such force as to render him unconscious.

"Come away, Charlie!" cried Al, pulling him toward the door. "Come away, quick!"

"No—no! My money! He has got my money!" cried Charlie, not knowing that Al had saved the money from the thief's grab, and the next moment he was sending some hard blows at his head straight from the shoulder.

Of course a scene like that in the street entrance to the Stock Exchange attracted a crowd in a moment.

Al was terribly afraid the police would arrest both of them and find the large sum of money on them, which would cause explanations that Broker Sharpe would not like to have made in public. He grabbed him around the waist and pulled him away by main strength, at the same time whispering in his ear:

"I've got the money, Charlie! Come away, quick, before the cops come!"

Charlie darted away into the midst of the crowd and managed to get out into the street with Al just as two policemen came up and began working their way into the doorway.

Down Wall to Broad street they ran, and Charlie, to make sure about the money, asked Al if it were safe.

"Yes, I've got it," replied Al. "I grabbed it in time to save it. It was foolish in us to expose it as we did in such a place. Let's go in somewhere and divide it."

"No, let's go to a bank and deposit it. I know the cashier of Barnes & Co., and he knows me."

"So do I, but they are not the bankers that we want. Ryerson banks there and we don't want to go where he does. Let's go to Conway's bank."

They went in to Conway's bank and laid the $3,000 down on the cashier's desk, saying:

"One half for each of us, Albert Day and Charlie Knight."

"Deposit in your own names?" the cashier asked.

"Yes, sir."

The cashier knew them both and opened an account with each of them, took their signatures and gave each a check book.

They went out feeling like solid men of Gotham.

They could now do like other men—draw their checks for money needed.

That afternoon Al met Charlie on the Treasury steps again and said:

"We must have an office where we can be found and do business like other men."

"Yes. I have found one that just suits, but the rent is $50 a month."

"Let's go and look at it."

They went to an office up two flights of stairs, and saw that if it was well furnished it would be an attractive one.

They said they would take it, and told the janitor that they would pay the rent quarterly, in advance, on the next day.

Four days later the little office was furnished nicely, and the sign

DAY & KNIGHT.
Brokers.

put up on the door.

Charlie met Sharpe on the street, and told him what he had done.

"Got a partner, eh?"

"Yes, sir."

"How much money does he put in?" the broker asked.

"The same as I do. He gave me the pointer I gave you."

"Oh, that's it, eh? Well, I want to see that fellow. Bring him round to see me when you can."

At the end of the week Al resigned his place in Fisk's office, much to the astonishment of the great speculator.

"What's the matter?" Mr. Fisk asked. "Dissatisfied with the pay?"

"Yes, sir. I am going into business for myself, where I can be my own employer."

The great banker and broker burst into a hearty laugh and patted him on the back, saying:

"All right, Al. You have been a good messenger boy. I am sorry to lose you. Good luck to you," and he turned to his desk and Al went out from a place he had filled for three years.

"Just outside the door he heard two well-known brokers talking about the syndicate which had boomed the price of gold the week before.

"They are going to try it again. They have got old Van inwith them this time, and if the government doesn't interfere they'll send it up to 150."

He knew what that meant, and did not let any grass grow under his feet in reaching the office of Day & Knight.

"Charlie, I've got another pointer," he said, "and it is a better one than the other, and in the same line," and he told him what it was.

"We must see Sharpe, and see how much he'll back us for in another deal," suggested Charlie. "He wants to see you, anyway."

"What for?"

"Oh, because you are my partner, I suppose."

They called on the broker, and Sharpe remembered having seen Al before in Fisk's office.

They told him they wanted to put up $2,000 in 5 per cent. margin for gold, and borrow of him $8,000 for the same purpose.

"Give me the $2,000 and I'll add $8,000 to it and buy the gold," he said.

They did so, and left.

"Those boys are my mascots," muttered the broker to himself, as he looked at the check they had given him. "I don't know whether gold is going up a single point or not, but I've a superstition that they are lucky and bound to win."

Three days later gold began to go up again.

Sharpe could not understand it. He met Charlie and Al and said to them:

"A friend of mine is going out of the gold room, and has left his seat with me for sale; in fact, have taken it in payment of a balance due me. If you will promise to pay me when you can do so without crippling yourselves you can have it. What say you?"

"Whew! A seat in the gold room?" exclaimed Al. "Yes, of course we will."

The trade was made, and Al was put down for membership.

The next day he was introduced as the youngest member ever received, and welcomed accordingly.

But the excitement over another mysterious rise in gold, drew everyone's attention to the pit. Men stood there shouting their bids and offers like so many wild lunatics.

Al fairly quivered with the excitement, but did not lose his head. He watched the ups and downs of gold, and Broker Sharpe watched him.

"Are you buying, Al?" asked the broker.

"No, sir. All our cash is in your hands, you know."

"Well, don't worry about that. If you see a sure thing go for it and I'll honor your check."

Al was amazed.

But he was not long idle after that. The brokers in the pit were yelling like Indians, holding their hands above their heads.

One big fellow was making more noise than all the rest, and many seemed to be afraid of his offers, knowing him to be a daring speculator.

Suddenly Al sprang up on one of the steps and sent his shrill defiance through the great room, taking the offers made by the big fellow.

Hearing a voice they had never heard before, the brokers stopped and glared at him.

The big broker glared the hardest of all, and Al returned his glare with eager defiance.

"Can you back it with cash?" the big one demanded.

"Yes, and sell you for a song, too," retorted Al.

Then pandemonium broke loose in the tremendous excitement that followed.

Al was knocked down in the rush and fell to the bottom of the pit.

———

CHAPTER IV.

THE BIG DEAL IN THE GOLD ROOM.

Of all the men in the pit at the time Al was borne down by the mad rush of the brokers only one saw him fall. He was Sharpe, the big, burly man who had befriended Charlie Knight on a former occasion.

He sprang forward and used his almost giant strength in clearing a space around the young broker, grasping him by the hand and pulling him to his feet.

"Back! Back!" he yelled with all his might. "Don't trample on the boy!"

One big, burly fellow, eager to secure a fortune out of the mad excitement of the hour, rushed over Al just as Sharpe was pulling him to his feet.

In his indignation Sharpe dealt him a blow in the ribs that sent him staggering back into the arms of another broker. He then ran Al up out of the pit to the main floor of the gold room as the safest place for him.

"Are you much hurt, my boy?" he asked of Al.

"No, not much I guess," replied Al, in a sort of half dazed way, as if uncertain about it. "Who hit me?"

"Did any one hit you," Sharpe asked, in some surprise.

"I don t know," and Al looked around as if to see how it had all happened.

"Why did you hit me?" demanded the man whom Sharpe had punched in the ribs.

He had blood in his eyes, and his face indicated a rage at white heat.

"Because you were trampling this boy under your feet," replied Sharpe.

The man glared at Al for a minute or two, and then asked:

"What was he doing there? This is no place for boys."

"And is that why you wanted to trample the life out of him?" Sharpe demanded, his eyes flashing with indignation. "You would trample on him because he had no right to be there? Well, I had to give you a pretty hard punch to keep you off of him, but I am sorry now that I did not break a rib or two for you."

Sharpe was a splendid specimen of physical manhood, and, as the other broker sized him up, he evidently decided not to risk any of his ribs in a trial of strength with him.

But thinking to avert a collision, Al spoke up and said to the man:

"I am a member, sir."

"*You* a member!" the man sneered. "When were children permitted to become members, I'd like to know?"

"When I was elected," returned Al, with great coolness. "I am old enough to be a gentleman, though years do not always make one."

The man was dumfounded.

The remark was one that called for resentment; but Sharpe was standing there ready to protect the young broker in case of attack.

Yet he was working himself up to the point of dealing him a blow when a cry from the pit caused him to turn and listen.

The excitement had now grown to fever heat, and the hundreds of brokers present were acting like so many inmates of some lunatic asylum, suddenly excited about something. They were making or losing fortunes in the wild excitement of the moments, hence their yells, shouts and howls that shook the building.

During the few minutes spent in talking with Sharpe and Al, the price of gold had gone up three points, and that was the cry the bullying broker had heard which suddenly drew his attention to the pit again.

In a moment he forgot all about the blow he had received from Sharpe—all about the thrust Al had given him about his years not making a gentleman of him—and plunged into the yelling mass of eager, excited brokers, and added his voice to the pandemonium of yells.

Al did not care to get mixed up in that crowd again. He knew that he was not strong enough to stand in among them and keep his feet, so he kept out and watched the ebb and flow of the financial tide like an old veteran.

"Just look at our boy member," said Broker Sharpe to another member. "He is the only one with a cool head on his shoulders that I can see hereabouts."

"Perhaps he isn't interested financially," remarked the other.

"On the contrary, he has his all invested, and in margins at that," returned Sharpe.

The man looked at him in silence for a minute or two, and then remarked:

"It can't be that he appreciates what is going on around him."

"I don't know about that. He seems to be able to grasp things as they come along, and everything he has touched seemed to turn to gold. He is watching things closely now, cool as he is, with as much interest as any one in this room."

Two hours passed, and the price of gold went climbing up higher and higher.

Suddenly a big broker yelled out an offer of a certian price for $100,000 in gold.

"I'll take that!" cried Al, with a startled energy that surprised Sharpe, who was still looking at him.

The big broker glared at him and asked:

"Who are you?"

"Albert Day, of the firm of Day & Knight," he replied, making a memorandum of the transaction.

The man knew that such a firm had been listed, and yet he was not sure that some adventurous youth was not playing a joke upon him.

"He is all right," said Sharpe, stepping forward and speaking to the broker.

"Very well, I'll give the same price for another $100,000," and he looked at Al as he made the offer.

"Accepted!" returned Al, quickly making a memoranda of the transaction.

Sharpe was astonished.

"Do you want me to close you out at that figure?" he asked of Al.

"Yes, sir. This strain can't last much longer. Something will give way soon and down will tumble things all in a heap."

Quick as a flash Sharpe was in the midst of the yelling mass of brokers disposing of his immense holdings at the ruling prices. The result was a panic, and gold went tumbling down from the fictitious price the mania of wild speculation had forced it up to.

Such a scene as followed beggars description. Old men had their fortunes swept away inside of ten minutes, and others became as suddenly rich. The extremes of joy and despair were seen side by side, and Al saw men go out of the gold room that day with faces so drawn and blanched that he instinctively knew that they would never return there again.

Oh, it was a terribly bitter day for some, and equally pleasant and joyful to others, and Al was among those who had won in the battle when the closing hour ended at three o'clock.

The big broker who had bought $200,000 in gold from Al demanded to know if he was responsible and could deliver the gold.

"Do you want a check for the gold?" Al asked of him.

"No. I want to know if I am bound by a transaction with a minor?"

"Oh!" and Al smiled. "I am a member here, and you are bound by your deals with members, I believe."

"I'll see about it," and he sought out the president of the gold room and put the question to him.

"Albert Day, of the firm Day & Knight, is a duly elected member of this Exchange," was the reply of the president of the Gold Exchange. "You are bound by any transactions made with him in the gold room during the legal hours of business."

"But he is a minor."

"Yes, in outside transactions, but in the Exchange he is a member, with all the rights that you or I have."

That settled it, and the man came back to Al and said he would take the gold.

Al immediately drew a check on Sharpe for the $200,000 in gold, which Sharpe accepted by giving his own check for a like amount, receiving the price for it at the rate for which Al had sold the gold.

The broker went away a sadder man if not a wiser one, having lost many thousands of dollars in the transactions of the day, and when Al saw Charlie in their little office that afternoon he said to him:

"The firm of Day and Knight has come out on top of the heap, and several thousand dollars has been added to our pile."

"How much do you think we have made, Al?" Charlie asked.

"I don't know till I have a talk with Mr. Sharpe. He backed

me in two bids which I accepted, and I don't know what share of the profits will be allowed us."

"Oh, he'll do what's right about it, you may depend," said Charlie. "He has taken a liking to us, and that's worth a pile to us."

"Yes, and we must take a liking to him, too."

"Of course. Why, he was about to punch a big fellow's head for trying to run over me when I was pushed down by the crowd."

"Indeed!"

"Yes. The big fellow was nearly on the point of fighting when he was drawn to the pit again by some bids he heard there. One big broker with a scar over his left eyebrow yelled out that he would give 3-4 of a cent more than the market for $200,000 in gold and I closed with him. Sharpe at once closed out at the same price and the whole thing came down with a crash."

"Why, that was Dick Urquhart, who is Ryerson's broker!" said Charlie, in some surprise, after hearing Al's description of the broker to whom he had sold out his marginal investment.

"Is that so? Well, he is badly hit, at any rate."

"It's Ryerson who is hit, you can depend on that."

"Well, I don't care how hard *he* is hit, do you?"

"No, not much," replied Charlie. "Do you have any idea how much we have made, Al?"

"Oh, we have made over $20,000 on our margins. I don't know what Sharpe will allow us on the other deal I made."

"Then I am going to tell my mother and sister about it to-night."

"Yes, if you wish to."

"I do wish to. I want her to stop work at once and rest the balance of her life."

"Good! Tell her everything, and then look out for better quarters, where she will be more comfortable. Do you care if I go home with you?"

"Why, no. Come on," and Charlie made a move toward the door.

"Hold on, Charlie," called Al. "Let's go and order a swell supper for four and have it sent up to the house, and then——"

"No—no foolishness. Mother will be happy enough when she hears the news of our luck. Come on."

CHAPTER V.

THE HAPPY MOTHER.

THE two young brokers entered a street car up near the post-office and rode up-town toward the humble home of the Widow Knight. The good mother and daughter were waiting for Charlie to come. Supper was waiting—bread, cheese, tea and a few thin slices of cold meat bought at the grocer's.

"Al will take tea with us, mother," said Charlie.

"We have but little to eat in the house," said Mrs. Knight, by way of apology; "but you are welcome to share it with us, Al."

"Thanks," said Al. "I am not a very hearty eater, you know."

"Except when you are very hungry," remarked Charlie. "I've seen you get away with a whole mince pie and then look hungrily at another."

"Oh, come off," said Al, laughing. "That was when I hadn't eaten anything for a week. A cup of tea and a small piece of cheese is all I'll eat to-night."

All four sat down to the table and proceeded to do justice to the frugal meal before them. The two boys were as happy as young kittens.

"Just look at that, mother," said Charlie, laying a card down by his mother's plate. She took it up and looked at it.

"DAY & KNIGHT,
"BROKERS,
"No. — Wall street."

She glanced at her boy and smiled.

"You and Al haven't set up in business for yourselves, have you?" she asked.

"That's just what we have done, mother," he replied.

"But you'll continue to run errands for Mr. Ryerson, in order to keep a roof over our heads?"

"No, not much I won't. I am a broker myself now, and run no errands except for the firm of Day & Knight."

Mrs. Knight believed he was joking, and asked him:

"How much capital has the firm? Brokers have to have money, you know."

"We have $10,000 each, and——"

"Mercy, Charlie!" gasped his mother, "what do you mean by talking that way?"

"I am telling you the truth, mother, ain't I, Al?"

"Yes, it's the straight truth," said Al.

Mrs. Knight looked first at one and then at the other. She could not believe a word of it.

"Al, she thinks we are joking," said Charlie. "Tell her all about it. She'll believe you."

"My son," said Mrs. Knight, laying a hand on Charlie's arm, "are you not joking?"

"No, mother, I am telling you the truth. Al came home to help me tell you all about it."

Then Al proceeded to tell the widowed mother the whole story. She threw her arms around both, and burst into tears of joy. Nellie, Charlie's sister, was beside herself with joy, and danced around the room like a happy fairy.

"You shall move into a better house next week, mother," said Charlie, "and just as soon as I double my capital I will buy you a home and furnish it up so that you will be proud of it as long as you live."

Tears filled the widow's eyes as she looked at her boy, and she laid her hand on his arm, and said:

"I shall always be more proud of my son than of anything else in this world."

"Just as I am proud of my good mother," said Charlie, springing up from the table and throwing his arms around her neck.

Nellie sprang up and hugged and kissed both of them, and Al, whose parents were both dead, never saw three happier people in all his life.

"Just think of it," said Nellie, turning to Al. "Charlie is not yet eighteen, and has almost made a fortune already."

"Yes," said Al; "and by the time he is twenty-one or thereabouts, he'll be a rich man."

"And you will, too, won't you?" she said.

"I hope so, as we are partners," he replied.

"Of course he will," put in Charlie. "How can I get rich and my partner remain poor? Al is the cause of all my good luck, and I am going to hold on to him all the way through. Why, Nell, he has the most level head in all Wall street."

They all laughed at Charlie's enthusiastic declaration, and Nellie said:

"I am going to come down to Wall street and see what kind of an office you two big brokers have."

"Don't go to making fun of us, Nell," said Charlie. "It might cause bad luck, or set other people to laughing at us. We are in luck now, and by and by, when we get into the swim, we'll be able to let laugh and be hanged—eh, Al?"

"Yes, of course," assented Al.

They talked over the future till bed time, and then Al arose to leave. But Mrs. Knight insisted on his remaining to sleep with Charlie, which he did.

Early the next morning both boys were up, looking over the papers, studying the reports of both events in Wall street of the day previous. Both were deeply interested, and made it a point to get a thorough insight into what was going on down-town.

"I see here," said Charlie, looking up from his paper, "that Sharpe is reported as having cleared a cool quarter of a million yesterday."

"Yes, and I guess he did, too," said Al. "He went in for a big slice and got it. Lord, what a slump there was when he unloaded!"

"I'll bet old Ryerson isn't happy this morning."

"Not much he isn't. It hurts him more to lose a dollar than any man I ever knew. I'll bet he gave Urquhart a blessing after he left the gold room yesterday. But Dick won't take any sass from him, I guess."

"What do you think Sharpe will do about the gold you sold yesterday to Urquhart?"

"Hanged if I know. I am going to see him the first thing this morning. I didn't make any bargain with him, you know."

"Oh, he'll divvy, I guess."

"Well, I shan't kick if he does."

"No, of course not."

They ate breakfast and then started down-town.

Nellie called Charlie back, and said to him in a half whisper:

"This is rent day, and the landlord will be here the first thing, you know."

"Yes, I forgot about that. Well, tell him to call around this evening and you'll have the money for him."

They went away, and in less than ten minutes later the landlord called for his rent.

"We haven't the money in the house," said Mrs. Knight, "but Charlie will bring it up to-night. If you will call then you'll——"

"But I can't call. I never come twice for the same money," was the insolent reply of the landlord. "Tell him to bring it to me to-night, or dispossess proceedings will follow to-morrow morning."

"I don't owe you anything, Mr. Morgan," returned the widow. "You have no cause to talk to me that way. I've always been a prompt paying tenant, and——"

"Send the rent round to-night, and I'll have the receipt ready for him," and the landlord turned on his heels and walked away without so much as noticing the remarks of Mrs. Knight.

The widow was indignant.

"Nellie," she said to her daughter, "run down to Wall street and tell your brother what the landlord said. See if he will give you money enough to hire a flat elsewhere, and we'll throw these rooms on Morgan's hands instead of paying him any rent."

Nellie hastened to obey her mother, and half an hour later Charlie was amazed at seeing her march into his office.

She explained to him, in a very few words, what the landlord had said.

He was mad as a hornet, and at once drew a check for $500, got the money, gave it to her, saying:

"Rent a good flat, buy new parlor-furniture, and move into it at once. Don't pay Morgan. Leave him to me. Telegraph me where you move to and Al and me will be up for supper to-night."

Nellie, almost beside herself with joy, thrust the money into the bosom of her dress and hurried away to tell her mother the good news.

Mrs. Knight and Nellie found a desirable flat in less than an hour, and secured it. Then they bought a set of parlor furniture, had it sent up and put in with a new carpet.

When night came, Charlie and Al, having been notified by telegraph where the new home was, came up and found the mother and daughter happy as two birds.

"Oh, such a sweet home it is!" cried Nellie, as she showed them around through all the rooms. How different from the old one!"

"Yes, very different indeed," said Al. "You ought to write a note to the landlord of the old home and ask him to call and see you."

"Just leave him to me," said Charlie. "I am going to write him a note that will give him something to think about."

That evening Charlie wrote as follows to the impudent landlord:

"Your insolence to my mother this morning, because the rent was not ready for you, induced me to secure another home at once. We have now a flat of six rooms and a gentleman for a landlord—quite an improvement on the past. You will find the keys in Mrs. Hayden's possession, on the same floor. CHARLIE KNIGHT."

CHAPTER VI.

THE ARREST AND WHAT FOLLOWED—THE MAN WITH THE GOLD BRICK.

CHARLIE mailed the letter, and then returned to the flat to talk over matters with Al, who had seen Broker Sharpe that morning.

"Sharpe said he would charge us simply the usual commission," Al remarked, "and that he would settle with us as soon as his bookkeeper reported the transaction, which would be some time to-morrow."

"Whew! that will nearly double our capital!"

"Yes; that's the luck of having the confidence of a man like Mr. Sharpe. All our luck has come through him."

"Of course; but he claims that we have brought good luck to him, too."

"So he does. We have had good luck all the way through."

The next day, as they were leaving the flat, Charlie was surprised to see Mr. Morgan, his former landlord, standing on the stoop.

"See here, you young whelp!" exclaimed Morgan, springing forward and grasping his arm, "did you write this note to me?" and he held the note within an inch of Charlie's nose.

"Yes, every line of it," replied Charley, defiantly.

"You did, eh? Well, take *that* and *that*, for your impudence," and he gave him two resounding slaps on the side of the head.

But ere he could give him the third slap he found himself tumbling down the stoop and rolling on the sidewalk.

Al had run between his legs and upset him.

The fall had hurt him badly, as it was entirely too unexpected for him to save himself.

"Give it to 'im, Charlie!" cried Al, and in another moment they were both putting in blows where they would do the most good.

Mr. Morgan was a strong, healthy man, who could have laid either one of the two boys across his knee and spank him well; but *two* healthy and wrathful boys like Al and Charlie were too much for him. In just two minutes he looked like a man who had met and tackled a full-grown Kansas cyclone.

But he fought like a tiger. He never gave up. He was too gritty for that. A policeman came along and interfered by arresting all three.

Mrs. Knight and Nellie ran down from the flat, and, while laboring under great excitement, declared that they would go along, too.

"Mother, go right back up-stairs and wait till I send for you," said Charlie to his mother.

"Yes, you had better go back, mum," suggested the officer.

The widow had the good sense to go back up-stairs, and the policeman, followed by a large crowd, escorted his three prisoners to the station-house.

The captain locked them up in separate cells. Morgan paid a policeman to go for his lawyer. Al sent for Broker Sharpe, who promptly responded with his lawyer.

By agreement the case was taken to the police court at 10 o'clock that day. The judge heard the story of all three, and promptly discharged Al and Charlie and held Morgan to bail for having assaulted Charlie.

"You got a good thrashing," he said to Morgan; "one you richly deserved, and I regret that it is not my province to add to your punishment."

Al and Charlie immediately returned to the latter's home, to let his mother and sister know the case had terminated.

They then went down to their office, and had a settlement with Broker Sharpe, who promptly gave his check for the profits of Al's trade with Broker Urquhart in the Gold Exchange two days before.

That doubled their capital at one stroke, and they were as happy as clams at high tide. They shook each other's hand, and danced around the room.

"What luck!" exclaimed Charlie. "Whoever had such luck before?"

"Many a man has been as lucky," said Al. "I've heard rich brokers tell how they had seen the day when they didn't have money enough to buy a lunch with, and the next day they were rolling in wealth. We must go slow, and not make any mistakes, or some fine day we'll find ourselves cleaned out, with not a penny we can call our own."

"Yes, that's true. I'll tell you what I'm going to do. I am going to buy a mortgage on Morgan's tenement property where we lived so long."

"Has he got a mortgage on his property?"

"Yes. Old Epstein down in the next block has a $10,000 mortgage on it. I am going to see if I can't get it. I want to have a chance to talk back to Morgan in a business transaction."

"It's good property, I guess."

"Of course it is. None better in the city."

That very afternoon Charlie instructed Sharpe's lawyer to buy the mortgage for him. The next day the trade was made, and Charlie thus became the owner of the mortgage on the property of the man whom he had thought one of the meanest of the race.

"The quarterly interest will be due next month," he said to Al, "and then I'll give him a little taste of his own style of doing business."

Just about the time for the closing up of the office that day a man came in and asked, looking from one to the other:

"Which of you is young Knight?"

Al pointed to Charlie.

"I want to see you privately a moment," the man said.

"This is my partner," Charlie remarked, pointing to Al. "All business must include him."

"This is private business," suggested the man.

"I have no private business at all. We are partners."

"You are a fool!" remarked the man. "I came to see you about the trouble between you and Mr. Morgan."

"Then you are the fool, not me," said Charlie. "I have no business with him. He is in the hands of the court."

The man seemed to be angry enough to fight. But he made an effort to be cool, and succeeded.

"There's no use in calling each other names," he said. "I have called to see if the case cannot be settled without any law being mixed up in it."

"Oh, no! The judge gave him a scolding about trying to settle things that way, and I don't care to have any scolding from him for the same thing. Go and see my lawyer. Whatever he does I'll agree to."

"I don't want anything to do with lawyers. They always——"

"And I don't want to have anything to do with you. We are going to shut up the office. Please leave us," and Charlie turned to shut the door as he spoke.

"Young man," said the stranger, very red in the face, "you are full of the rashness of youth. You had better go slow, and listen to the advice of men of years."

"It was a man of years who cuffed my ears for me the other morning. No more of that for me, if you please," and Charlie slammed the door, locked it, put the key in his pocket, and started down the stairs.

The man caught Al by the arm, and said in a half whisper:

"Talk to your partner and advise him to drop the case against Morgan. It will be money in your pocket and his'n, too," and with that he passed down the steps to the street and disappeared in the passing crowd.

"What did he say to you, Al?" Charlie asked, as they went down the steps together.

"Oh, he suggested that I talk to you like a Dutch father, and make you listen to reason," and the two boys laughed heartily as they walked toward Broadway.

"Shall we take a stage?" Al asked.

"Yes, just for a change."

They entered a Broadway stage and rode up-town.

Alongside of Al sat a well-known banker. In front of him was a broker whom Al knew well by sight.

Said the banker to the broker in half whispers:

"Did you execute that order?"

"I did."

"Well, double it the first thing to-morrow. It's rising fast."

"Yes—that's another million."

"Yes."

The broker drew a pencil and wrote on his cuff:

"D. & W.—1 m."

Al saw the memoranda very plainly, and knew what D. & W. stood for. He winked to Charlie and they left the stage ere it reached Fourteenth street.

"I've struck a pointer, Charlie," he said.

"What on?"

"Stock."

"What kind?"

"D. & W."

"What do you know about it, anyhow?"

Al then told him what he heard and saw in the stage.

"Let's see Mr. Sharpe to-night and tell him about it," suggested Charlie.

"Oh, no. Never let him or any other man know how you get your points, or anything about your business."

"That's so. What shall we do then?"

"Give him an order to buy $300,000 worth of the stock on 10 per cent. margin."

"Very good. But we had better wait and see if the stock is really on the rise."

"Yes, we can do that. Keep mum. Don't say a word."

They did not say anything about it to the broker till they found out that the stock was rising the next day.

Then Al got Sharpe to buy for him, putting up the margin required. The broker did so and bought a million for himself.

Before the Exchange closed that day the stock had gone up five points. Sharpe's big purchase had sent it climbing up at a rapid rate.

The next morning Al sought for Sharpe at his office and did not find him there. He went to the Gold Exchange, but he was not there, either. Then he hastened to the Stock Exchange. He was not there.

Not being a member there Al could not enter. He stood in the place allotted to messenger boys till he saw the broker.

"Sell me out at once," he said to him.

"Why, so soon?" Sharpe asked.

"A bird in hand is worth a flock on the wing," he replied.

The broker laughed, and five minutes later the stock was sold at seven points above the price paid for it.

Suddenly Sharpe unloaded and it fell two points, after which it rolled and advanced another point.

Al hastened back to the office to tell Charlie that they had made $15,000 in the deal.

He found a strange man in the office trying to persuade Charlie into buying a gold brick which he carried in a silk handkerchief.

"I don't buy gold in that shape," said Charlie. "I only buy gold coin."

"But this is as good as the coin—so much an ounce, you know," persisted the man.

"But I don't want it."

"Yes, you do, and you'll buy it or you're a dead 'un!" and he sprang at Charlie, caught him by the throat and pressed him back against the wall.

Charlie was helpless in his grasp, and his eyes protruded from their sockets as the man's grasp cut off his breath.

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CHAPTER VII.

THE ATTACK OF THE MANIAC.

When Charlie felt the man's grasp on his throat he caught a glimpse of the wild glare of his eyes, and knew then that he was a maniac. He tried to speak to Al and tell him to call a policeman, but the grip on his throat cut off his power of speech entirely. He glared at his partner in a way that could not be mistaken by him, and the next moment Al flew at the maniac and dealt him a stunning blow in the face.

But the maniac did not seem to mind it in the least. He uttered a maniacal shriek and tightened his grip on Charlie's throat, who by this time was turning black in the face.

Seeing that Charlie was in danger of being choked to death Al next seized a heavy cut-glass inkstand and hurled it at the maniac's head with all his might.

It went true to the mark, and the maniac went down like a log.

So did Charlie, for he had lost consciousness by that time.

"Charlie! Charlie!" cried Al, in great excitement, "you're all right now."

"What's the matter?" exclaimed a voice near the door.

Al looked up and saw the janitor of the building.

"That man has nearly killed my partner," cried Al, as he knelt by Charlie's side and took his hand in his.

The janitor ran out for an officer, leaving the two alone together. When he returned he was accompanied by a policeman.

Charlie had recovered his grip and was seated in a chair.

But the maniac was lying on the floor where he had fallen, a small pool of blood on the carpet near his head. The ink from the heavy glass inkstand was spattered over the wall and carpet in great profusion.

"What's the trouble here?" the policeman asked.

Al briefly explained what had occurred, and then the officer turned and took up the brick and kept it in his hand.

By this time others ran in from the offices in the building, and great excitement prevailed.

"He came into my office and wanted to sell the brick to me," said the broker, when he heard the story. "There isn't a particle of gold in it, so I ordered him out. He left without saying a word more. But I didn't suspect him of being a lunatic."

"He's the worst I ever saw," said Al. "He came near doing Charlie, and if I had not used that inkstand on him he would have wound him up sure."

An ambulance was sent for, and the maniac was placed in it and taken to a hospital, where it was ascertained that his skull had been fractured by the blow from the inkstand. It was several hours ere he recovered consciousness, and then he had no recollection of the affair whatever.

The papers had accounts of the incident the next morning, and for the first time since they began business for themselves Al and Charlie saw their names as "Day & Knight" mentioned as "Wall street brokers—the youngest firm on the street."

Broker Sharpe came over to see them, and Ryerson met Charlie on the street, just after having read the account, and said:

"So you have really set up for yourself, eh?"

"Yes, sir, and am doing a great deal better than when I worked for you."

"Well, I hope you are," was the sarcastic observation.

"Pardon me, if I say that I don't believe you," said Charlie. "You are not the man to wish success to any man but yourself."

Several brokers standing by heard the retort and chuckled.

Ryerson turned red in the face and said:

"Impudence will bring its own reward—and punishment, so you see I really do wish you the reward of your peculiar talent."

"Thank you. I have done so well since leaving your office that I am perfectly satisfied so far," and Charlie bowed to him in mock politeness, at which the other brokers laughed heartily.

The incident was quite an advertisement for Day & Knight, for the papers continued to allude to them as the "Two Boy Brokers," and praised them for shrewdness and foresight.

"They are the luckiest fellows I ever saw," said Broker Sharpe to a reporter one day. "There are no brokers in the street who catch points quicker than they do, or get from under a decline with more celerity and success. They are the youngest firm in the street; but if you think they are the greenest, deal with them in that belief and learn to the contrary."

A few days later the man who had tried to force the sale of a bogus gold brick on Charlie Knight was pronounced insane by all the doctors in the hospital. He was transferred to the lunatic asylum as soon as he was in a condition to be moved.

Of course Mrs. Knight was very much worried over the affair, and believed that all brokers were more or less in danger from such persons every day in the year.

It took a good deal of talking to convince her that a broker in Wall street was in no more danger from lunatics than the merchants on Broadway and other parts of the city.

During the week that followed the excitement of the gold brick incident, Al was in the gold room every day, watching the ups and downs of gold.

He also watched the progress of legislation at Washington, knowing that laws always affected the currency of a nation. He had heard Horace Greeley say so, and what the old white-hatted philosopher said, he implicitly believed. The resumption of specie payments would wipe out all speculation in gold coin, hence he watched legislation so as to keep posted.

One day he was over in Broker Sharpe's office, when a young girl came in and asked to see the big broker.

Sharpe had her shown into his private office, where he saw her for a few minutes. Then he called Al in and introduced him to her, saying:

"Miss Ashworth is a stranger to me. She is an orphan, who has nothing but a set of diamonds left her by her mother. She wants a broker to take the diamonds and use their value in stocks for her benefit. It is too small a business for me to handle, but I told her about your firm, and recommended her to apply to you. I'll help you all I can."

Al bowed to the young lady, who was apparently about twenty years of age, and said:

"I don't know anything about the value of diamonds, but I'll find out what they are worth and put up the money for you."

"Oh, sir, how kind you are!" and she burst into tears. "I haven't a dollar in the world, only my dear old mother's diamonds. Here they are," and she opened a small jewelry case, displaying a splendid set of sparkling gems. "They have been valued at $600 at Tiffany's within a week. If you will be so kind as to go up there with me, they will not only tell you so, but will vouch for me as the owner of them, for my father purchased them there twenty years ago."

"I will go up with you, Miss Ashworth," said Al.

She sprang up and said she was ready to go.

He escorted her down-stairs and up to Broadway, where they entered a stage.

Half an hour later they were at Tiffany's where the diamonds were appraised at $600.

"We were paid more for them twenty years ago," said a member of the firm.

Out on the street Al said to her:

"Now come with me down to my office and we'll have an understanding with my partner as to what you want us to do with the money."

They returned to the office, where they found Charlie waiting for Al to come back.

Al explained the case to him and showed him the diamonds.

In a little while all three were talking confidentially over matters.

The young lady said that she had no cash—owed for a month's board, and was really in distress—and that her only hope was in being able to get something out of the diamonds—the only legacy left her by her mother.

"You keep the diamonds, miss," said Charlie, whose sympathies were touched, "and we'll put up $600 for you."

"Thanks! Oh, if you should succeed in making anything for me I'll be the most grateful creature in the world! Could you let me have some money now, and take it out of the amount you advance on the diamonds?"

"Why, yes, of course. Will $100 be enough?"

"Oh, yes—the half of that would be more than enough," she replied.

Charlie gave her $100, and then told her to keep the diamonds and wear them.

"But you will have no security if I do that," she said.

"Your word is security for all we put up for you, miss."

She blushed and thanked them again. Then she gave them her address and went away.

"What shall we do for her, Al?" Charlie asked. "She is our first customer, you know."

"She must be made a winner at all hazards," was the reply.

"Yes, we'll look out for her interest then. Charge her the regular commission and maybe she will send us other customers."

"Yes. We want customers to help us build up a business. Hello! Here comes old Morgan, as I'm a sinner!" and a moment or two later, Morgan, Charlie's former landlord, entered the office and looked around with a very troubled look on his face.

CHAPTER VIII.

TURNING THE TABLES—THE FIRST CUSTOMER—THE OLD MILLIONAIRE.

BOTH Al and Charlie looked up at the man without moving or saying a word. They were waiting to hear what he had to say before speaking themselves.

"So you are in business for yourself, eh?" Morgan finally remarked.

"Yes, we are in business," replied Charlie, "and are able to do business, too."

"So I have heard. I didn't know it till to-day. Do you really own the mortgage on my property?"

"Yes, I own it, and want the principal, which will be due with interest on the last day of this month."

"The principal!"

"Yes, and if it is not forthcoming, foreclosure proceedings will be commenced the next day."

Morgan looked hard at him for a minute or two, and then said:

"You don't mean that?"

"Yes, I do mean it. I bought the mortgage for the very purpose of being able to talk to you in that way. You know the reason why as well as I do."

Morgan dropped into a chair and glared at him.

Charlie saw that he had hit him hard, and could not repress a smile of satisfaction which illumined his face.

"You are even with me," said Morgan, after a pause.

"No, sir. A hundred years would not make me feel satisfied, for your brutal way of speaking to my widowed mother will never be forgotten."

The landlord glared at him in amazement. He had never dreamed that the boy had such a depth of feeling as he now displayed.

"If you had the experience in dealing with tenants that I have had you would talk differently," he finally said.

"I am sure that I would not, sir," said Charlie. "My mother had always managed to pay you promptly, and never gave you any trouble whatever. Because she did not have the money in the house when you called you spoke to her like a brute——"

Morgan sprang to his feet with an angry light in his eyes, and exclaimed:

"I did not come here to be insulted by a boy."

"Perhaps you didn't," said Charlie, very coolly, "but you insulted the boy's mother, and the boy is going to get even with you, and don't you forget it. If you don't pay up, you'll find that the law will take its course, that's all. And now you have my permission to get out of here."

Morgan left the office in hot haste. He was afraid his indignation would get him into more trouble.

"I have had my revenge," said Charlie to Al, as soon as Morgan was gone.

"Yes, and it's a bitter pill for him to swallow, too."

"Yes, but he'll have to swallow it. I am not going to let up on him for a single moment."

"It may teach him a lesson that he'll remember," said Al.

"Yes. It is one which I shall never forget, I am sure. I hope I shall never hate any human being as I hate that man. He wants me to let up on him in that assault case, but I won't!"

"Of course not," and Al was going to say more, when a stranger came in and asked if Mr. Day was in.

"That's my name, sir," said Al. "What can I do for you, sir?"

The man looked at him in a surprised sort of way for a moment or two, and then said:

"I wanted to see Mr. Day, of the firm of Day & Knight, the brokers."

"Yes. I am the broker of that name, and this is Mr. Knight, my partner," replied Al, turning toward Charlie as he spoke.

"Do you mean to tell me that you two boys are brokers and members of the Gold Exchange in New York?"

"Yes, sir. We do business in the gold room of the Gold Exchange."

"Well, I am very glad I have found it out in time. Good-day," and the stranger bowed himself out and left the building.

"Hanged if we haven't got to hire some old idiot to sit in here and act as a figure-head for us," said Al, laughing.

"Yes," put in Charlie, "and we want one about one hundred years old, too, or the fools won't think him old enough for business."

"I wonder who he was?" said Al, thoughtfully.

"Don't know; never saw him before," returned Charlie.

"He may have been sent to us by some of our friends."

"Then he wasn't much of a customer for anybody. Our friends never send good customers to anybody, you know."

"True; but yet I am inclined to think he was sent here by somebody."

"If so it was to get rid of an old crank."

They were still talking about the unknown man when they were surprised at seeing him return.

"I say, young men," said the stranger. "I've got a commission for you, and I don't want it known that I am having anything to do with you. Understand?"

"No, sir," said Al, "I don't understand. We don't have anything to do with people we know nothing about."

"Oh, my name is Marks. I was sent here by a friend of mine who did not tell me that you two were boys. I went back to give him a piece of my mind for the joke he had played on me. It was then that he told me all about you. There's good stuff in you. I want somebody to buy and sell for me without people knowing it. I know of a ring which is being formed to buy gold and make a corner. I want $5,000,000 bought on the quiet for me, and my friend tells me that you are just the ones to do it."

Al and Charlie had both heard of Job Marks, the eccentric old millionaire, but had never seen him before.

"Mr. Marks," said Al, "we have been in business for ourselves but a few weeks, but in that time we have been very successful. If you wish us to execute any orders for you, we shall be most happy to do so."

"Yes, of course. Here's a check for $5,000 000 at my bankers. Go in to-morrow and buy gold with it and sell it only when I tell you to," and he gave Al his check for the amount mentioned.

The next moment he was gone.

Al looked at the check.

He could not believe his senses.

"I don't believe it's genuine," said Charlie.

"I can very soon find out," remarked Al, looking up at the clock on the wall. "I'll run over to the bank with it," and he put on his hat and hurried out of the office with the check in his hand.

Ten minutes later he came back looking pale and excited.

"What's the matter?" Charlie asked. "Anything wrong?"

"No. The check is genuine."

They both sat down and gazed at each other.

"I don't understand it," said Charlie after a pause of some moments.

"Nor can I," remarked Al.

"Well, we'll obey orders, anyhow," Charlie added.

"Yes, of course. That's what we have to do."

"Now, remember; we are not to utter a word about this to a living soul, you understand?"

"I understand."

That evening the two young brokers remained together at Charlie's home, and the next morning Al went into the gold room and began very quietly to buy all the gold that offered. Two other brokers were doing the same thing. Al kept out of their way so as not to let them see that he was particularly interested. In an hour he had bought nearly $2,000,000 worth of gold, but from so many different ones that he was not suspected of being a large buyer.

But he kept steadily on, and when he had bought $2,000,000 more the price began to go up. The syndicate, represented by two well-known brokers, bought rapidly, which seemed to boom the market to such a degree that Al had to pay a cent more for his last million than for the other four.

When the day's business was over the transactions became known, and the price of gold went up like a rocket.

Day & Knight, the youngest firm in the street, had bought $5,000,000 worth of gold and paid the cash for it—a fact that staggered the old brokers. The two syndicate brokers had bought $8,000,000.

When the Gold Exchange opened the next day gold had advanced five points. Al had invested all the money of the firm the day before, as well as that of Miss Ashworth, and now their all was embarked in the venture.

The excitement grew, and the street was full of all sorts of rumors. Al was watched by hundreds of brokers, all eager to find out whom he was acting for.

But he was as silent as the Sphinx. Up went the price of gold till ten points were reached.

The syndicate was still buying, but the price seemed to waver, as if too heavy to ascend any higher.

CHAPTER IX.

THE YOUNG FIRM BATTLES WITH A SYNDICATE.

AL went out to lunch at the most exciting moments of the day in the gold room.

Scores of brokers followed to see whom he came in contact with.

Broker Sharpe came up and slapped him on the shoulder, saying:

"Well, my lad, you're a full-fledged bird, I see."

"I really don't know whether I am or not," he replied.

"The boys think you are, at any rate. Who are you buying for, anyway?"

"I am buying for Day & Knight," was the quiet reply.

"Oh, I understand all that," and Sharpe laughed.

"You do! Then why ask questions about things you know all about?"

Sharpe whistled, and said:

"Go it, Al! Keep your mouth shut, and look out for the crash!"

They parted, and Al, when he had leisurely finished his lunch, returned to the gold room to find that the syndicate was holding the market up by still steadily buying.

One of the brokers came round where he was, and sung out his bid for gold.

"How much do you want at that figure?" Al asked.

"One million—two—five millions," was the reply. "Any amount you have to sell."

"I accept your offer—five millions," said Al, very quietly, making a memoranda of the transaction.

The syndicate broker paled slightly as he made a memoranda also, and Al turned and left the Exchange.

Such a slump staggered the syndicate. The bears howled, and gold came tumbling with a terrific crash.

Half an hour later millionaire Marks rushed into Day & Knight's office, his face white as a sheet, exclaiming:

"Sell me out, quick! The market has gone to pieces."

"You are too late, sir," said Al.

"Too late! What do you mean? Sell me out! I say—run quick!"

"I sold out at the top of the market a half hour ago," said Al, "and have nothing more to sell. You are in half a million on the deal."

The old millionaire dropped into a chair, took out his handkerchief and mopped the cold perspiration from his brow.

Then he sprang up and grabbed Al's hand.

"You have taught me a lesson, young man, old as I am," he said. "I told you to hold on to that gold till I told you to sell. You sold out without orders and saved me. I am your friend forever after this."

"Thanks, sir. You are just the sort of friend we want," returned Al. "But won't you please tell us how you came to give us such a big commission?"

"Yes. I believe in luck. I heard a broker say you two were the youngest firm on the street, and the luckiest. But I didn't think you were boys. He said you were square all the way through. I was asked to go into the syndicate, but declined, and afterward agreed. But they wouldn't let me in then, so I came to you. That's how it came about. I'll go now, and you can send me a statement to-morrow," and he arose and left the office without ceremony.

The syndicate lost money by the crash, as nearly half they bought was at the increased price. Al and Charlie made a half million for Marks, $40,000 for themselves, and $600 for the young lady with the diamonds. They had bought for her on a margin of ten per cent., hence a doubling of her capital.

A note was sent to her informing her of her good fortune, and early the next morning she was on hand thanking them for her success.

"That is enough to take care of me for more than a year," she said, her face beaming with smiles. "I don't need any of it now, thanks to your kindness. I owe you $100. Take that out, and use the $500 for me again—if you will."

"We shall be only too happy to do so," said Charlie. "You were our first customer. You brought us our good luck. We would like to keep your name on our books as long as we do business."

"I shall be only too glad to have my name there," she replied.

"And I would like to have you and my sister know each other, too," Charlie added. "May I bring her to see you?"

"Yes. I should be delighted to know her."

She went away, Charlie accompanying her out to the Broadway stage.

"Charlie," said Al, when the former returned, "you are stuck."

"How? What's wrong?" and Charlie looked surprisedly at him.

"Dead stuck on May Ashworth," was the reply.

"Oh!" and they both laughed.

"Business, you know," remarked Charlie, after a few moments' pause.

"Yes, of course, and very important business at that," returned Al. "It's all right; go ahead."

The next day they settled up with Marks, the millionaire, who said:

"Now, if you want any money at any time, young men, come to me, and you shall have it at legal rates. Old Marks is not the man to go back on his friends."

"Thanks, sir," said Al. "We may call on you very soon."

"Call any time you please," said the old man, turning and leaving the office.

The two young brokers grasped each other's hand the moment the old man was gone.

"Good luck, eh?" exclaimed Al.

"I should smile," returned Charlie, smiling all over his face.

Broker Sharpe came in a few minutes later, and said:

"See here. You fellows have not treated me right. I backed you when you hadn't a dollar. I think you should have given me a chance to make something out of that flurry."

"Mr. Sharpe," said Al, "the pointer was not ours. It would have been dishonorable in us to give it away to another."

"Yes, that's so. I never thought of that. It's all right," and the big broker, who did not have very scrupulous notions of honor, laughed and added:

"You thrashed that syndicate out of their boots, and the men on the street say you are climbing right straight up to the top of the heap."

"Well, I hope we are," said Charlie. "Is it true that Ryerson was nipped?"

"They say he was caught to the tune of a quarter of a million, but I don't know how true it is."

"I know that he bought heavily with the syndicate," said Al, "but to what extent I don't know."

"Well, it's good news for me," remarked Charlie.

"My partner is a good hater, you see," said Al, smiling.

"Yes, I see he is," remarked Sharpe, as he rose to leave. "Don't forget to give me a pointer when you have any on hand."

"You may rest assured that we shall not forget our obligations to you," said Al. "You gave us our first backing, you know, and sent us our first customer."

"Your first customer! Who was he, I'd like to know?"

"Miss Ashworth."

"Ah! yes. Did you do anything for her?"

"Yes. She came out $600 in that big flurry day before yesterday."

"Good! I'm glad to hear that."

Sharpe then left and Al and Charlie sat at their desks adding up figures in which they were deeply interested.

"Al," said Charlie, "I am going to spend some of my money."

"What for, Charlie?" Al asked.

"I am going to buy a set of diamonds each for my mother and sister. They never wore any in their lives."

"Good! That would be an investment, not spending."

"Yes, so it would."

That evening Charlie astonished his mother and sister by presenting them with a set of elegant diamonds for each, saying:

"I want you both to wear them all the time. One more stroke of good luck and you shall have a home of your own and a carriage."

They both hugged and kissed him. He was the happiest boy in New York, for he had made his mother and sister happy.

A few days later Charlie met Ryerson, his former employer, in front of the Stock Exchange. He smiled as he saw the haggard face of the heartless broker.

Ryerson glared at him as though he were a rattlesnake, and moved aside to let him pass. But not a word passed between them.

"He is hard hit," said Charlie to himself as he walked away. "Well, he hit me hard once upon a time, and it has come back to him. Hello, Speck!"

"Hello, Charlie!" exclaimed a youth, hurrying up from Broad street. "I hear you're high pie now."

"Yes, I'm high pie," said Charlie, laughing. "What are you?"

"A crumb under the table," was the reply.

"Why don't you come out from under the table?"

"Can't do it. Ain't got the tin."

"Get a pointer and come to me and I'll look after the tin."

"Will you now?"

"Yes."

"Honest Indian?"

"Yes."

"Good enough," and "Speck" hurried off on his errand.

Joe Mills was such a small runt, though as old as Charlie, that the boys called him "Speck." He was a messenger in a Broad street broker's office, and a friend of Al and Charlie's. His pay was five dollars per week.

He had not left Charlie five minutes ere he came back, followed by the junior partner of the firm he worked for, who angrily exclaimed:

"You are discharged! You stopped to speak to that young pirate, Knight. Don't you ever enter our office again."

"Come to my office," said Charlie. "The 'pirate' will take care of you. Come away from the hog."

"Hog! hog!" exclaimed the broker. "Take that! blast you!"

CHAPTER X.

HOW DAY AND KNIGHT WORKED TOGETHER.

CHARLIE'S retort stung the broker to the quick, and the latter sprang forward and gave him a resounding slap in the face.

Quick as a flash, Charlie gave him one on the nose, and drew an abundant flow of "claret." But he would have fared badly at the hands of the broker had not young Speck sung out:

"Here comes the cop!"

The broker was suddenly awakened to the fact that he had disgraced himself by striking a boy but half his size and years. He wheeled round, and clapping a handkerchief to his bleeding proboscis, hastily entered the office of a friend, near whose door the incident occurred.

Charlie was hopping mad. He was about to run up the stairs after his assailant, though he knew he was no match for him in an encounter of that kind, when he saw Al coming down the street.

"Al!" he called to him.

Al went over to him.

Quite a crowd had collected, for a number had witnessed the unprovoked assault on the young broker.

"What's the matter?" he asked.

"I've been licked by a man twice my size. He's up-stairs there. Come up and help me get satisfaction."

Al needed no more. He was bound to stand by his partner under all circumstances.

"All right," he said. "Pitch in, I'm with you."

Charlie bounded up the stairs with Al close behind him.

He opened the door and walked into the office where his assailant had taken refuge to escape the policeman.

Al closed the door and locked it.

Then they both went for the cowardly broker.

He defended himself as well as he could, and for a time kept them at bay. But they closed in on him at last, got him down on the floor, and gave him one of the worst poundings he had ever received in all his life.

They blackened his eyes, knocked out a few teeth, and gave him bruises that required a residence of four days in an up-town hospital to cure.

Then they let up on him.

"Now, figure up the profit and loss on that deal," suggested Charlie to him, as he left the office.

A crowd was on the stairs as they came out, and a policeman tried to disperse it. The two young brokers got through, however, and made their way back to the office.

"What in thunder was the matter, Charlie?" Al asked, when they reached their office.

Charlie explained the trouble.

"Why, what a gall that fellow has!" Al exclaimed. "I'll bet he has been squeezed, and lays the blame to us."

"Of course. Some of those big brokers have got the idea in their heads that because we are but boys in years they can kick and cuff us about as they please. I want 'em to understand that we work together on that racket, and that the *firm* can lick any one broker in New York. Maybe they will keep their hands off us when they have found that out."

Al laughed and said:

"Yes. They will understand that after this. I wonder if he will have us arrested?"

"I don't know and don't care if he does. I won't take any more cuffs from any of them."

"Bully! That's the pluck that wins."

The broker was taken to the hospital, and on the way declared that he would not make any charge against the two boys.

Sharpe heard of the encounter and came up to see them about it. When he heard the particulars he declared that he would have given $1,000 to have been a witness of the scrap in that room.

"I know the fellow well," he said. "You gave him just what he deserved. He is a member of the Stock Exchange and one of the most unscrupulous of the lot. I think he must have been squeezed the other day, and the thought that a couple of boys had squeezed him made him lose control of himself.

"Very probable," said Al. "But if he was he must seek satisfaction in some other way than kicking and cuffing a member of the firm of Day & Knight. That won't do, you know."

"Of course not, or we'd all be fighting nearly every day. But look here now, boys, when you have any more pointers, don't forget that I am ready to join you in working it for all it's worth."

"You may rest assured that we look upon you almost as a member of the firm," said Charlie, "and when we have a pointer of our own, we shall be sure to share it with you."

Sharpe was about to leave the office, when a messenger boy came with a note for Day & Knight. Al took it, and saw that it was from Marks, the millionaire. He lay the envelope on the desk and proceeded to read the note.

Sharpe saw the handwriting on the back of the envelope and recognized it instantly.

"Just say 'All right!'" said Al to the messenger boy, who turned and left the office.

"The secret is safe with me," said Sharpe, taking up the envelope and looking at it. "I know that hand. It is Marks'. He was behind you the other day. It's all right. He has plenty of cold cash, but how did you get him?"

"We didn't get him," said Al. "He got us, and is more than satisfied with our work."

"Of course he is. How could he be otherwise? You have got a big chance now, my lads, and should make hay while the sun shines."

"We are on the lookout for sunshiny days," quietly remarked Al. "But we have to keep our whether eye open all the time for squalls."

"Yes."

Sharpe lingered for some time, half hoping that Al or Charlie would say something about the contents of the old millionaire's note to them. But they did not mention it, and he finally went away without hearing anything more of it.

Of course the matter of the fight got into all the city papers, and the bullying broker caught it on all sides. "Speck," the messenger boy, who was the innocent cause of all the trouble, came in the next morning with copies of the papers that made mention of the affair.

"Don't they give it to him, though?" he exclaimed, as he laid the papers on the desk before Al.

"What was the matter in their office, Speck?" Al asked of the messenger boy.

"Oh, they got nipped the other day, and wanted to get satisfaction out of somebody, I suppose," replied the youth.

"Yes, just as I supposed. Well, now look here. We are going to give you a place here with us. But you must understand that we know how to run our business, and that you are not supposed to know anything about it. If any man asks you anything about the business of this office you are to know nothing whatever about it. You must never mention the name of any man who comes here to do business with us. Answer no questions that any broker may put to you about who comes to our office, or what business we do. If you don't think you can do that you had better not work for us, for we shall discharge you the moment we hear of any violation of your instructions."

"I'll be as mum as a clam," said Speck, somewhat surprised at the business air of the young broker.

"Of course. Another thing you must be particular about—when we send you on an errand with a note of any kind let no one see it but the one it is addressed to, unless we so instruct you. Do you understand that?"

"Yes."

"Very well. That's enough for the present," and Al turned to

write some letters, whilst Speck took the seat which had been assigned him by Charlie.

The note the old millionaire had sent to Day & Knight was one of the deepest importance to them. He had again been approached by parties eager to form a syndicate to purchase gold for a rise. This time all the big capitalists were to be included so that success would naturally follow.

"So then," muttered Al to himself, "they are going to try it again, are they? The geese! Don't they know that gold is slowly but surely drifting back to a level with the greenback? Uncle Sam is as good as gold any time, and it's only a question of time when his paper will be as good as the yellow coin. Well, if that syndicate does start I'll see if I can't sell them some gold to help 'em along. Maybe Mr. Marks would like us to try 'em again," and then he and Charlie retired to their little inner office to consult together over the news given in the note sent in by the old millionaire.

CHAPTER XI.

A GREAT BUBBLE BURSTS.

Two days later Broker Sharpe came in and held a short, hurried talk with Al. Charlie was out on the street somewhere, and Speck had gone on an errand.

"Al, my boy, I have a pointer for you," said Sharpe, in low earnest tones.

"What is it?"

"I am going into a corner to buy gold, with a dozen others, where we'll have at least $50,000,000 in cold cash. Gold will go up forty or fifty points. I have the right to let you in. How much can you put in?"

"Not a cent," was the reply.

Sharpe was amazed.

"Money locked up?" he asked.

"No, but I am preparing to sell gold to the syndicate when the price reaches a certain point."

"Ah! You know of it, then?"

"Yes, two or three days ago."

Sharpe scratched his head.

He didn't know what to say or do.

"Better not go into that, Mr. Sharpe," said Al. "Gold can't stay up, you know. It's bound to find its level in spite of all the syndicates in the world. No matter to what price it may be forced, it will tumble with a crash when you begin to unload."

The big broker was silent.

Was it possible that he was listening to advice from the boy broker? It really looked that way to him.

What was he to do?

To leave the syndicate would have a tendency to injure him with the members of it, and he said so.

Al laughed and said:

"Every member of it would scoop your bank account if he could. One's best friend in Wall street is his bank account."

"Yes, that's so. I'll draw out of the combine, but can't take any hand in the deal one way or the other."

"Why not? I knew of it even before you did, unless you started it yourself. Drop out, and let me buy for you. I am going to work it for all it's worth."

"I'll do it," and in less than ten minutes from that time Al and the big broker had made their arrangements for the struggle.

The next day Al was out on the street and in the gold room buying all the gold he could get hold of at ruling prices.

So quickly did he work that the news of his big purchases did not get into the papers. Two days later he had bought in all about $8,000,000 in gold, and that without causing it to advance more than one-quarter of one per cent.

The syndicate waited a week before beginning to buy.

They had several brokers at work, and on the second day gold began to advance. Then those who held gold came forward to sell.

By that means the price was kept down for several days.

But by and by the hoarded gold was exhausted, and then the price went up with great bounds.

Up, up it went, and the brokers became wild with excitement.

Some pulled their hair and swore at their ill-luck in having sold out the day before, and went in and bought for the rise of the morrow.

In the meantime Al was forgotten in the hurry and excitement. Broker Ryerson was there buying for the syndicate.

"Are you buying or selling?" he asked of Al.

"Neither. I am watching the fools," was the reply.

"Oh, looking for company, are you?"

"No—the house is full of 'em."

The surging crowd separated them and Al saw no more of him that day.

Two days more passed and the price of gold had gone up till it looked as though a panic was going to burst upon the street. Al was in the gold room and said to Ryerson:

"I have $8,000,000 in gold. Don't you want it?"

Ryerson turned pale, and asked:

"Are you telling the truth?"

"Did you ever know me to tell a lie? If your syndicate doesn't want it I'll put it on the market."

Ryerson knew that the syndicate would have to buy to keep the market where it was. He hastened to see the other broker, and, after a short consultation, the whole pile was sold at the ruling price that day, and Al had made two millions for his clients.

Then he hastened out of the gold room to return to his office; but ere he got there he heard that the whole syndicate was tottering. He made for the bank with the check which had been given him and got it certified.

Then he was safe.

The bank was responsible for it after certification.

When three o'clock came the street was full of a rumor that the Government had decided to break the market by throwing many millions of gold into the street. On the opening of the exchange the next morning gold came tumbling down like an immense top-heavy fabric.

Hundreds were ruined in an hour. But Day & Knight viewed the scene with an equanimity that was exasperating to those whose all was melting away with the minutes that flew by.

Old Marks came down-town and saw Charlie.

"Did you sell in time?" he asked with bated breath.

"At the top of the market," the young broker replied.

"Good, good," the old man ejaculated, rubbing his hands gleefully. "You boys were born lucky."

"Better be born lucky than rich, I've often heard said," remarked Charlie.

"Yes, yes, and it's a true saying, too," the old man returned. "Where is your partner?"

"Over at the Gold Exchange, I believe."

"Well, it's all right. It's all right, I guess," and the old man went out rubbing his hands with gleeful satisfaction.

Over in the gold room Broker Sharpe came up with Al, and said:

"You were right. The yellow metal is coming down, and many a man is being crushed under it. Just look at Ryerson over there. His face is ashen-hued in color."

So it was.

His fortune was slipping from his grasp, and he was powerless to stop it.

Al looked at him and their eyes met.

He dashed toward him with the shriek of a madman, and hissed:

"You have done this!"

"I didn't!" cried Al at the top of his voice, in order to be heard in the pandemonium around him.

"You did!" and the frantic broker would have struck him, but for the interference of Sharpe. The next moment he hastened out of the room like one bereft of reason.

"It's hard on some of them," remarked Al.

"Yes," said Sharpe, "and but for you I'd have been one of the unfortunates. I shall never seek to boom anything again."

"It pays better to let somebody else do that," remarked Al. "At least, that's been my short experience in Wall street."

"I believe you. It's best not to be in a hurry about business in Wall street, either," remarked Sharpe. "One good deal every three months is enough to make a man rich."

"Yes. You've made a fortune to-day."

"So I have; but such a boom as this comes but once or twice in a life-time."

When Al left the gold room Sharpe dared not go out with him, lest members of the syndicate should think he was leagued with him in the transactions of the day.

"I'll see you to-morrow," he whispered to him as they parted.

Over in his office he and Charlie held a jubilee. They had doubled their own capital, and the $500 belonging to Miss Ashworth had grown to $1,000 under the skillful management of Charlie.

"It is the best luck that ever fell to brokers," said Charlie.

"Yes, it makes our fortune sure, and—— Hello! Come in, Mr. Greene!" and they both sprang up to welcome a well-known banker on Broad street.

Mr. Greene was a stout, florid man of something over fifty years of age, who usually dressed neat and tidy at all times.

"Did you know that Urquhart has committed suicide?" the banker asked.

"No!" exclaimed both. "When?"

"Not twenty minutes since. I came in to ask you one question. Will you answer it?"

"We can tell you that when we have heard the question," said Al, who spoke for the firm.

"So you can. I want very much to know if you had any knowledge of that syndicate before it commenced its operations?"

"Yes; and it came to us in a legitimate way. It was rumored on the street several days before it began work, and we acted accordingly."

"Did you do any buying for Sharpe?"

"That is inquiring into our private business," said Al.

"Yes, so it is. But I am forced to do so all the same."

"And honor compels us to decline to answer all such questions," returned Al. "We have several patrons who lend us money whenever we need it. We shall have no need to borrow money in the future, I hope. Another boom like the one which burst to-day would enable us to retire from business before we are old enough to vote."

The banker smiled and said:

"If you have occasion to do so, give me a call. We have a goodly sum by us at all times."

"Thanks. We hope to be able to do business without borrowing in the future. Yet if we should have need of more than we have, we shall not hesitate to call on you."

The banker went away, and then Al turned to Charlie and remarked:

"They must be after Sharpe, thinking he betrayed the secrets of the syndicate."

"Yes, it looks that way," and Charlie smiled. "But it won't do 'em any good."

"Of course not. But they want revenge on somebody, I suppose. They will keep an eye on us when they go into another combine like that hereafter."

"Quite likely. You can just bet your sweet life that they won't forget us when looking around for vengeance. They'll lay traps for us and do everything in their power to lay us out."

CHAPTER XII.

THE TRAP AND THE GAME.

When Broker Sharpe called at the office of the two young brokers again, he was informed of the purport of Banker Greene's visit. He was indignant.

Then he laughed quietly to himself, and remarked:

"They were badly squeezed, and want revenge. Well, let 'em get it if they can. But let me tell you boys something. Every mother's son of those fellows will lie awake of night hereafter, in hopes of devising a plan to ruin you."

"They'll have to go without sleep a long time before they do that, I'm thinking," remarked Al, shaking his head significantly.

"Keep your eyes open and don't bite at any bait that is offered you," suggested the broker. "Bait that is offered you conceals a hook somewhere, you may be sure."

"I never did bite at such bait," said Al. "I have seen bait arranged for others, and watched my chance to get it, and generally got away with it."

Sharpe laughed, and said:

"I should say you did. Whatever you may say don't let any one know that you ever bought gold for me."

"Oh, no danger of that," said Al. "Do you know how much Ryerson was hurt?"

"No; but I've heard that he was badly squeezed."

"He turned pale as death when he heard me tell him that I had $8,000,000 for sale at the ruling price. They had to buy it to save the market. They did not suspect me of having any at all."

"No. Astonishment was general when it became known. Do you know that the men on the street are beginning to be afraid of you?"

Al laughed and said:

"I wonder if some of them wouldn't like to kick us just because we are boys?"

"Of course they would. They would kick us out of the street if they could," and Charlie's eyes flashed as he spoke. "But woe unto the next man who tries it on. I've had enough of that kind of business."

"So have I," said Al. "But I guess we won't have any more of it since we have demonstrated that it won't pay."

"You may rest assured of that," said Broker Sharpe. "They will try to kick you financially after this."

"Oh, they are free to do all the kicking they please that way. We are willing to kick with them in that kind of a game."

When Al and Charlie settled up with their two big customers and figured up commission and profits on their own capital, they found themselves away up on the heap. Out on the street everyone was talking about Day & Knight, the boy brokers, and their big scoop.

"Some old head is engineering them," said a well-known broker to a group of listeners. "It don't stand to reason that two boys not yet out of their teens, can go into this game and beat everybody in it."

"They have done it all the same, though," said one of the party.

"Ostensibly they have," admitted the broker. "But when the truth leaks out, as it surely will some day, you will find that some shrewd old operator is doing the head work for them."

"I don't believe it," said another. "Ryerson fired young Knight out of his office, and not being able to get another place, he and Day raised $100 between them and put it on a margin of 5 per cent. They made a lucky hit, and have been lucky ever since."

"But they had $8,000,000 of gold the other day," remarked the broker. "Whose was it? It was not theirs, you know."

"Oh, somebody is backing them with money."

"Of course, and with brains, too, and don't you forget it!" and the broker shook his head in a way to show that his belief could not be shaken in any way.

"Well," said another, "I'd like to know who it is. To be pirated in the dark is more than I can stand. I'll give a round sum to find out who the fellow is."

"You can never find out from one of the firm, that's certain. They know how to keep their mouths shut, which can't be said of a good many others on the street."

Up in the little unpretentious office of Day & Knight, old brokers kept dropping in every few minutes through the day trying to pick up some information on that particular point. But they could have found out as much from the winds.

At last they began to put questions to Speck, the messenger boy. Al hung a placard up over Speck's head, on which was printed in bold letters:

"The messenger boy knows his business and nothing more."

The brokers laughed when they saw it, took the hint, and did not ask any more questions except out on the street.

One day Speck came in and reported that a certain broker had offered him $100 if he would tell him what was going on in the office of Day & Knight.

"Make him give you $250," said Al, "and I'll give you a pointer for him."

"Must I, really?" Speck asked.

"Yes, do just as I tell you and no more. I want to catch that fellow and teach him a lesson," and he wrote an order for $10,000,000 in gold—directed to a certain bank and handed it to Speck, saying:

"Don't give it to the bank, but let him see it if he stops you, for $250. Then go into the bank and give in this certified check, bring-

ing the order back to me. Tell him that we are going to boom the market ourselves now, and that we have big backers."

Speck caught on to the thing and went out on the street, as if in a big hurry. He ran around some time before he came across the broker who had tried to bribe him.

He gave him a significant wink, and the broker followed.

"Big thing," he whispered.

"What is it?"

"A nest for golden eggs," was the mysterious reply.

"Well, you recollect what I told you yesterday?"

"Yes. But this is a big thing. It's worth a million to somebody. Give me $250 and you can have it straight."

"Come to my office—no, wait on the corner for me. I'll be there in ten minutes," and the broker hurried off to get money out of the bank.

When he met Speck he gave him an envelope, saying:

"There's $250 in that. Give me the pointer."

Speck put the envelope in his pocket, and then showed the broker the bogus order Al had given him.

The man read it, trembling with eager excitement. He gave it back to the boy, and hastened away to place every dollar he could raise in gold on ten per cent. margin, buying over $3,000,000 in gold.

That caused some little excitement in the gold room. But as nobody else was in the secret, gold advanced to but one and one-half points.

Al and Charlie looked on with amused interest, but said nothing. The expectant broker wondered why gold didn't go up as it did in the other booms.

At the end of a week the price dropped back to three points below the price at which he bought, and his broker notified him that as it would be likely to fall still more, he had better put up more margins.

That staggered him.

He couldn't understand it. But as he couldn't put up more margins, he went to his broker who was making the deal for him and begged him to hold up two days more.

The broker did so, and at the end of that time two more points lower had been reached.

Then he was sold out at a loss of one-half his capital—a squeeze to the amount of $150,000.

He was frantic with rage, and for a time almost paralyzed at the weight of the blow.

He realized that he had fallen into a trap of some kind, but dared not squeal.

To do that would be a dead give away, and that was just what he did not care to do.

Al knew that he had been squeezed, though, and could not repress a smile. A bitter expression of hate came over the broker's face, and Al saw that he was an enemy to the death.

A few days later he met him on Broad street, and grasping Al's arm, he hissed in his ear:

"I fell into your trap. By the eternal, if you don't make my loss good within the month, I'll make you wish you had never been born!"

CHAPTER XIII.

A BROKER IN TROUBLE.

THE intensity of hate with which the threat was hissed into Al's ear caused him to glance up quickly into the man's face. He saw there evidences of a mind driven to the verge of desperation, and he had seen enough of the world to know that such men at such times were dangerous in the extreme.

"Do you mean that?" he asked.

"Yes. A man can't skin me that way and live!"

"But how about bribing my messenger boy? I suppose that was all right? Had you skinned *me* it would have been all right, too, I suppose—but all wrong to skin *you*, eh!"

The desperate man was not in a reasoning humor. He hissed back at him:

"Don't talk to me, or I'll choke the life out of you where you stand!"

Al saw two men standing behind the broker listening. He almost betrayed his joy at finding witnesses to what he was saying.

"And so you'll kill me if I don't make your losses good you say?" he demanded of the desperate man.

"Yes, as I would a viper," he replied.

"Well, I'm glad I have two witnesses to your threat. You heard what he said, gentlemen!"

The threatener wheeled around and confronted two men.

The next moment he sprang at Al and clutched at his throat.

Al sprang out of his way, and ere he could do him any harm the two witnesses had caught him.

He fought like a tiger, and in less than half a minute a crowd gathered around.

An officer came up and arrested all three.

He found the threatener completely "off"—crazy as a loon—and on hearing the story of the two witnesses, who were both reputable brokers, he let them go and took the assailant to the station-house.

There it soon became plain to all that the man was raving mad.

"You were witnesses of what he said and did," said Al to the two brokers.

"Of course. He is away off. He got badly squeezed, I guess."

"Yes, and that's what upset him. He thinks I did it, and threatened to kill me if I didn't make his losses good to him. I never boom anything, and so am not responsible for any man's losses in Wall street."

Al hastened to see Sharpe's lawyer, who had once done a little legal business for him, and told him what the broker, whose name was Kelsey, had threatened.

"Have him placed where he can't do any harm," he said. "I don't want any crazy man running round with a knife up his sleeve, looking for a chance to stab me in the back."

"I'll look after him," said the lawyer, who proceeded at once to swear out a warrant for the man's arrest, for the purpose of putting him under bonds or in a lunatic asylum.

A couple of hours in the station-house brought Kelsey to his senses, and he sent for his lawyer to get him out.

The lawyer came, and at once proceeded to get him before the police court.

But he was thunderstruck when the lawyer representing Al put in his appearance with a warrant for his arrest on a very serious charge of assault with intent to kill—also on the charge of being a dangerous lunatic.

Kelsey turned pale as death.

He saw that his threats would now become public, as Al had two reputable witnesses to swear that he had threatened to kill him, if he did not make his losses good to him.

He whispered to his lawyer to say to Al's counsel that he was ready to pay any sum he might name if he would Withdraw the charge and let the matter drop.

"I can't do that," replied the counsel. "I have been instructed by my client to push this case to the bitter end. He wants to have it known that such proceedings will always end this way in the future. He wants to clear Wall street of its lunatics—men who go about threatening personal violence to those who have been more successful than they."

The case was pushed, and the prisoner was held in heavy bonds to appear when wanted.

He came to Day & Knight's office with his lawyer as soon as he was out on bail.

Al was surprised to see them come in, and was somewhat apprehensive of another encounter.

But as Charlie was present he did not fear the meeting.

"I want to settle this case outside the court," Kelsey said.

"I don't settle court cases that way," replied Al.

"But you must settle this one that way," said the broker. "Name a sum that will satisfy you, and——"

"One million dollars wouldn't satisfy me," said Al, interrupting him. "What I want to do is to make an example of men like you. You are the fourth man who has laid violent hands on me or my partner this year. You think that because we are boys in years you can kick us at your own sweet will. Do you know that I'd give my check for $10,000

to get you in the penitentiary? You see my object? If you don't you will before the case is ended."

Kelsey saw that he was in a dangerous position, and, at the suggestion of his lawyer, left the young broker's office without saying any more on the subject to him.

But the next day Sharpe came to Al, and said:

"See here, my boy, you want to let up on Kelsey."

"No, I don't," was the prompt reply.

"Yes, you do."

"But I *don't*. Has he been to you to see me?"

"Yes. He is a friend of mine."

"Well, he is no friend of mine."

"He is willing to apologize."

"Of course he is. He'd be a fool if he wasn't. But he was not willing to do so till I tightened my grip on him."

"He was off his base—crazed by his losses, and didn't know what he was doing."

"See here, Mr. Sharpe, I'm going to tell you how he came to lose his money, and if after that you ask me to let up on him I'll cease to regard you as my friend," and then he related how Kelsey had bribed "Speck" with $250, and fell into the trap he had set for Day & Knight.

Sharpe was amazed.

"I haven't another word to say," he said, after hearing the story. "I didn't understand it that way."

"I thought you didn't. The fellow's course is consistent all the way through—a rascal from the word go, and I am not going to let up on him. He does not deserve any sympathy from an honest man."

"You are right. His lawyer came to me with a pitiful story which induced me to believe that you could afford to let up on him."

"Yes, no doubt of that. But I am not going to let up for a cent," and Al remained as determined as ever in his resolution not to let the fellow off.

On finding that nothing could be done with the young broker, Kelsey's lawyer opened his batteries on the two witnesses, and endeavored to get them to go back on him.

But they were honorable men, and told him that they would swear to the truth, as they thought his client deserved severe punishment for his attack on the boy.

Three days later Sharpe came into Day & Knight's office, and asked:

"Have you heard the latest news?"

"No—what is it?"

"Kelsey has closed up his office, cashed his securities, and skipped for parts unknown."

"Good riddance," said Al. "I am glad of it."

CHAPTER XIV.

THE YOUNG BROKERS BECOME BANKERS.

THE flight of Broker Kelsey created quite a ripple of excitement in Wall street, which was increased ten-fold when Al told the story of the trap into which he had fallen. Some of the unfortunate broker's friends would not believe the story, but insisted that he had been made the victim of a vile trick by Day & Knight.

"Day confesses to the trick," they said. "Kelsey has confessed nothing. He is the victim. It is one of the methods of that young firm of pirates."

Such is life in Wall street.

Al and Charlie went on in the even tenor of their way, making safe investments for themselves and clients, and reaping the benefits of careful management.

Miss Ashworth's money had now gone up into thousands, and she was the happiest young lady in New York. She and Charlie's sister Nellie had become fast friends and often visited the young brokers' office together, on which occasion Charlie would take them out to an elaborate lunch.

"Just think of my good fortune in meeting you," said Miss Ashworth to Al, one day when she and Nellie came to the office. "I was in the greatest despair, for Mr. Sharpe refused to take my diamonds. He said the transaction was too small for him to waste any time on, and turned me over to you. You can imagine how queer I felt when I found that a couple of boys were to try to make something for me. But he said you two boys were all right, and he told the truth. You are the best boys in Wall street," and she laughed gleefully as she made the remark.

"Yes, indeed," said Nellie. "And to think how they began business—without letting mother or me know anything about it till they had made several thousand dollars."

"Do you know what I am going to do when I get rich?" Miss Ashworth asked, turning to Nellie.

"No. What will you do?"

"I'll try to become a member of the firm."

Nellie laughed, as did Al and Charlie.

"Well, I believe I would too," said Nellie, "only I haven't got any money to put in."

"By George! that's so," said Charlie. "I never thought of that. I'll see how much Miss Ashworth has in our hands and give you a check for a like amount in your own name, so you can both begin even."

To the surprise of Al and the two girls, Charlie looked at the books and found the young lady's account to be about $7,000. He immediately transferred a like amount from his funds to the account of "Nellie Knight."

"Now, you two are even," he said. "Let's see which one of you becomes a member of the firm first."

"Oh, brother, how good of you!" cried Nellie, springing up and throwing her arms around Charlie's neck, kissing him repeatedly.

"Why shouldn't you have a bank account as well as any other girl?" he asked. "I don't know why I didn't think of it before. I am indebted to Miss Ashworth for the idea."

"Well, I wish I had a sister to give something to," remarked Al, looking at the two happy girls before him.

"Take somebody else's sister," suggested Charlie, and Nellie blushed in spite of herself, whilst the others laughed.

"That's good advice," said Al, "and I don't know but what I'll follow it some day. But look here, Charlie. Your lawyer told me to tell you that your case against Morgan comes up to-morrow, and that you must not fail to be on hand when it is called."

"Yes, I have been bearing it in mind. I'll be there without fail," replied Charlie.

The two girls left the office and went out to a carriage in waiting for them. Charlie kept one for his mother and sister now, and they were out riding every fair day.

Scarcely were they gone, ere Mr. Marks, the eccentric old millionaire, came in, dropped into a seat, took off his hat, mopped his brow with an old cotton handkerchief, and asked:

"Why don't you boys open a bank?"

"We are not handy with crow-bars, I guess," replied Al.

The old man looked at him a moment or two, as if trying to catch the joke, and then chuckled way down inside of himself.

"Good! Very good," he chuckled. "But I don't mean that. Start a bank of your own!"

"Too young, haven't capital enough, nor the right place for one," Al said, after a pause of some moments.

"The Star Bank has failed and gone out of business," the old millionaire said. "I own the building. It is one of the best in the street, having a complete set of offices. Take it and open a bank in connection with your broker business, and I'll deposit enough with you to place you right in the front rank."

Al looked at Charlie, and Charlie returned his gaze with an interest that could not be questioned.

"I'll leave it with you, Al," said Charlie.

"Then I'll say 'yes,'" said Al.

"All right," said the old man. "You shall have the keys in a week from to-day," and he arose and glided out of the office without any more being said about it.

"Well! ain't that luck?" gasped Charlie.

"Luck? It's a gold mine," said Al. "But don't say a word about it. The old man likes us because we keep our mouths shut about our business. We'll have to get a first-class cashier and book-keeper—one who knows all about the business—for I'll be hanged if I know anything about the banking business."

"But the old man thinks we both know all about it."

"Yes, and we mustn't let him know any better. We must try to justify his confidence in every particular."

The next few days were busy ones for the two young brokers.

Charlie had to attend the trial of Morgan, his former landlord, who had made an outrageous assault upon him. Morgan was found guilty and heavily fined.

He paid the fine and came out of the court-room glad that he had narrowly escaped being sent to the Island for a year.

Only a few weeks before he had been compelled to sacrifice some property in order to pay off the mortgage Charlie held on his tenements.

"Now we are even, Mr. Morgan," said Charlie, as they passed out of the court-room.

"Not much we ain't," said the landlord. "I am largely in your debt. Some day I'll wipe out the score."

"All right. I'll keep it charged up to you then," returned Charlie. "Nothing mean about me, you know."

Morgan went away, satisfied that the worst thing he ever did in his life was to excite the enmity of the young broker. But the thought that the boy had got the best of him filled his soul with bitterness.

That matter attended to, the two young brokers set to work to get the necessary help to run a bank and brokerage business together. They soon found the men they wanted, engaged their services, and put them under the ban of secrecy till they were ready to open the bank.

When everything was ready they moved into the splendid building, and opened out as full-fledged bankers, to the great astonishment of all Wall street.

"Those two boys are the greatest puzzle I ever saw in this street," remarked an old broker, who had been there for over thirty years. "I can't understand them. Some old head is running them, and if I knew whose head it is I might have some confidence in their bank."

"But they have won the confidence of everybody already," remarked Broker Sharpe. "Their own heads are running their business. I loaned them their first one hundred dollars to begin on, and that's all the start they had in life."

"You don't mean to say that nobody is backing them, do you?"

"Yes, I do. They have rich patrons for whom they buy and sell, the same as you and I do. They borrow money sometimes, and go in pretty heavy on their own hook. Their credit is good. I'd lend 'em half a million any time without a cent of security, when I wouldn't do as much for any bank in this city."

The next day after the bank opened old Marks handed in a certified check for $1,000,000 as a deposit. Sharpe put in a big pile, and several others followed, and the cashier, who was dubious about the whole thing, was amazed at the success of the firm.

The names of "Day & Knight, Brokers and Bankers," adorned one of the big plate glass windows in the front of the building. In the rear of the bank were the private offices of the two young brokers, fitted up in the most luxurious style.

Nellie Knight and Miss Ashworth came down to take a look at their new quarters.

"Really," said Miss Ashworth, "I am awed by so much grandeur. I wonder if the great bankers will recognize us?"

"Recognize us! Just see what a dear good brother Charlie is," and she ran up to him the moment the door of the private office was opened and kissed him.

"Good!" exclaimed Charlie. "I wonder if your friend could do that?"

"Try her and see," exclaimed Nellie.

But Miss Ashworth blushed and extended her gloved hand, saying:

"I must congratulate you on your new office. It is really magnificent."

"Thanks. I am hoping some day you'll be a partner in the firm, you know," and he laughed.

"Oh, yes! I forgot that," and she glanced around at the offices in rapt admiration.

CHAPTER XV.

BROKER SHARPE AND CHARLIE.

The youngest firm in the street was now launched upon the great sea of finance, and many old stagers shook their heads and predicted terrible ruin to come upon those who stood behind them. But time passed, and nobody connected with them came to ruin. On the contrary, those who were so fortunate as to have any business dealings with them found that they had really profited thereby.

Their field had now expanded, and from operations in the gold room they branched off into the Stock Exchange, where Charlie Knight bought a seat. The fluctuations in stocks were much greater than in gold, hence the opportunities to make or lose money there were much greater than in the gold room.

Brokers flocked around the youngest member of the Stock Exchange and endeavored to get him into all kinds of speculations.

But Charlie was fly. He shook his head to all and declared that he had no money—that he was there simply to execute commissions.

Then some of them tried to spread a net for him—using a decoy to make him believe a certain stock was to be boomed by a syndicate.

At first he believed the story, which was told him confidently by one of the conspirators. But he detected a significant wink from one to another that set him on his guard. A little investigation convinced him of the existence of the plot, and he set about to work out a joke on them.

He found out that two men on the street held all the stock that was afloat, and going to them he bought the option of them for 30 days, and had the stock locked up in the bank vaults for that time.

Then he went into the Stock Exchange the next day and pretended to be a victim of the conspirators by buying all the stock offered him. Knowing that the stock could be had for less figures the conspirators piled it upon him to the tune of $3,000,000, keeping it up till the closing hour struck.

Sharpe was horrified when he heard what he had done, and hastened to Charlie to warn him of his fatal mistake.

"My God, Charlie!" he exclaimed, "you'll be swamped before noon to-morrow!"

"I don't think I will," said Charlie, very coolly.

As soon as the bank was opened the next morning Sharpe presented a check for the amount of his deposit there.

The cashier paid it, and Sharpe went away satisfied that he had done a wise thing in getting his money away before the crash came.

When the Stock Exchange opened Charlie called for the delivery of the stock he had bought the day before, saying he was ready to pay the cash therefor.

The brokers hurried to secure the stock for delivery, applying to the two who had been trying to unload it so long.

"Day & Knight have all the stock," they were told. "Apply to them."

Horror of horrors!

The conspirators turned pale.

They saw the pit right at their own feet.

Charlie told them that he had plenty of the stock for sale at 25 per cent. above the price he had paid for it. Did they want any of it?

They all had to compromise that way, and his profit amounted to $750,000, utterly ruining several of the conspirators.

Sharpe was dumfounded when he heard how the tables had been turned, and hastened to congratulate Charlie on his good luck.

"I thought you'd go under, and took my deposit from the bank this morning. I'll never doubt your luck again."

"But don't bring that deposit back again," said Charlie.

"Why not?"

"Don't want it!" was the curt reply. "Were we to get in a tight place you'd go back on us. Glad I found you out!"

"What in thunder are you giving me?"

"The straight truth," was the reply.

"Why, don't you know that any depositor has the right to draw out his money any time he pleases?"

"Oh, yes; I know that well enough," said Charlie.

"Well, wouldn't you draw your money out of any bank if you saw the owner of it doing what you believed would wreck him?"

"Maybe I would," said Charlie. "But it makes me sick to think that you had lost confidence in me, or believed that I would make way with your money."

"I've trusted you too often for you to think that of me, Charlie. Come, let's go over to the bank. I want to see Al."

They went over to the bank and there Al, when he heard of the big catch, grabbed Charlie's hand and said:

"That's the best deal we ever made. You have a big head, old

man. They haven't bagged us yet. But look out. They'll try it again."

"Of course they will, but they won't be so fresh next time."

Sharpe was quite profuse in his apologies and explanation about having drawn all his money out of the bank that morning. They told him that out of gratitude for past favors they would shake hands and forgive him.

"It was the expression of a lack of confidence in us that hurts," said Al. "Every man's money is his own to do with as he sees fit, and you or any other depositor can draw out every dollar deposited at any time. But we won't forget the lesson—that a man's best friend is his own money."

The news soon got into the papers, and the way the unfortunates were gibed was exasperating in the extreme. The biters were bitten—some of them so badly that they never recovered, but left the street permanently.

Al and Charlie figured out a proportionate share of the profits and transferred them to the accounts of Nellie and Miss Ashworth, who were thus made about $2,000 richer each.

This last grand scoop by the youngest firm in the street set the old heads to wagging again.

"Tell me that two boys worked such a game as that in Wall street!" exclaimed one of the old stagers. "I won't believe it, and by and by you'll find that I am right. That bank is set up as a spider's nest to catch any game that comes along. A great many people thinking that a couple of boys are running it, will go in, hoping to make something. But they will come out shorn. The wily old spider is hidden back in there somewhere."

"Nonsense!" said Sharpe. "I know those boys. In this last deal a lot of smart Alecks laid a trap to catch and skin the youngest member of the Stock Exchange—coolly and deliberately planned to squeeze him for every dollar he was worth—and got squeezed themselves."

"And do you think that a boy outwitted all those 'Smart Alecks,' as you call them?" the old broker asked.

"Well, it seems that he did, and that most thoroughly, too," and Sharpe laughed heartily as he defended the boys.

"Well, you're greener than I thought," remarked the other.

"Oh, you make me tired. If what you say is true it would demonstrate that those two boys are smarter than all Wall street combined. For two boys to come into the street as the tools of another and scoop right and left, and all the time keep their manipulator concealed from view, would demonstrate more shrewdness and executive ability than any man living possesses. Such a game might be played once or twice, but not more than that. I tell you I started those boys myself. I bought for them on margins, followed their instructions, and know how they won when I would have lost."

"I believe you are the old spider who is working them, Sharpe," said the old broker, looking him in the face. "You are too eager to make us believe that they furnish their own brains."

"What a compliment!" and Sharpe took off his hat and made a profound bow to the old broker.

"Oh, we all know that you are first class as a manipulator of stocks."

"But those boys made their pile in the gold market.

"Yes, but they seem to understand stocks quite as well."

"Yes, and can handle a scoop as well as any old sinner in the street. There goes Ryerson; they say he has scooped a clean $100,000 on the stock."

"Yes, and he says those boys are a couple of young pirates. Young Knight was once his messenger boy, and he had to fire him out. I don't want to have anything to do with them."

"Just let me tell you something about those boys," said a man who had been listening to the abuse of the boys. "I know a poor widow who had one hundred dollars saved up in a stocking. She wanted to increase it, and so went to young Day and put the money in his hands, not thinking he was anything but a clerk.

"A month later she told someone what she had done—that the firm of Day & Knight was composed of two kids, and that she'd never see the color of her hard-earned savings again. She was alarmed, and the next day went down to their office with a club in her hand and blood in her eye. She demanded the return of her money instanter.

"'Do you want to close the account, ma'am?' she was asked.

"'Yes—and every dollar of my money,' she replied.

"The account was made out, and $312 turned over to her. She could hardly believe her senses. She felt of the money, counted it over a dozen times, took it to a bank to see if it was all right, and, finding that it was, took it back to the boys to invest again. They declined. She took it to an old broker who had been denouncing the boys as pirates, and in ten days it was wiped out in margins. There's the difference between those young 'pirates' and an old Wall street shark," and the man who made the thrust turned and walked away, as if satisfied with what he had said.

"That tells the whole story," said Sharpe. "It is the sharks who decry those boys. You've never seen a man yet who lost money that was placed in their hands—at least, I've never heard of one."

"Do you mean to designate me as a shark?" the old broker asked, his face flushing.

"I didn't mention your name at all, did I?" Sharpe demanded. "Don't go to trying on any caps, or you may find one that fits you. There are plenty of sharks in Wall street, and you and I know it."

"Here comes Day!" said one of the party.

They all turned to look at Al as he came down the street. He stopped at Biddy Malone's apple stand and said to her:

"Biddy, this is my birthday. I am eighteen to-day. I've bought apples from you for four years. Here's ten dollars for you for good luck," and he handed her a ten dollar bill as he spoke, taking up a big red apple at the same time.

Biddy was dumfounded.

She took up the bill and gave a whoop of joy, and ere Al was aware of her intention, she caught him in her arms and gave him a motherly kiss.

CHAPTER XVI.

AL'S BIRTHDAY—THE COLLISION IN THE PARK.

THE sudden action of the old apple woman convulsed the party of brokers on the corner below, and covered Al with confusion. As soon as he could get away from her he hastened back up the street, as if he had changed his mind about going the other way.

But Biddy kept looking at the bill he had given her, and her red, weather-beaten face was wreathed in such Celtic smiles that Sharpe said to two or three of the brokers:

"Let's go over and have some fun with Biddy. Tell her she'll be arrested for kissing men on the street."

A half dozen or more went over to the apple stand where one of them said:

"There now, Biddy. We have found you out at last."

"Faith, an' it's mesilf as has bin hyer all the toime," she replied.

"Sly old girl! I saw you kiss your sweetheart just now, and give him the biggest red apple on your stand."

Biddy looked hard at the broker for a minute or two, and then said:

"Sure, it's a spalpeen yez are. The bye is after being eighteen years ould this day, an' for good luk he give me tin dollars, an' that's the same, God bless the heart av 'im!" and she showed the party the ten-dollar bill Al had given her. "Sure, an' I've been hyer tin years an' no wan iver did the loikes av that for Biddy Malone. May all the saints in Hiven bless the bye," and the old woman brushed a tear from her honest old eyes as she spoke.

"Gentlemen," said Sharpe. "Let's keep up with that boy. Biddy, here's another ten dollars. My birthday won't come again till next year," and he planked down a ten-dollar bill on the old woman's stand as he spoke.

"Here's one for your own birthday, Biddy," said another, handing her a bill of like denomination.

"And here's one for me, Biddy," said a third. "We can't let the boys get ahead of us, you know."

"Here's a ten," said Sharpe. "Now, come on. Let's catch Day and have some fun with him."

They all hurried away, leaving old Biddy like one in a dream.

She was fifty dollars in all because it was young Al Day's birthday. The money was lying there on the red, blushing apples. Surely it was not a dream. She took up the money and stuffed it into the bosom of her dress, and thanked all the saints for the good luck that had come to her.

Al was in his private office talking with Charlie, when "Speck" came in and said that Mr. Sharpe and several other gentlemen wanted to see him.

He went out into the front room of the bank and met them.

"See here, my boy," said Sharpe, "why don't you let your friends know when you have a birthday, instead of going around and kissing all the old apple women on the street?"

Al turned red as a beet, and said:

"The old lady scooped me in before I could get away."

"Just as you did those smart Alecks the other day. Well, come along. We are going to have some fun with you," and they grabbed him by the arm and led him out of the bank.

"What are you fellows up to?" he asked.

"We are going to throw you into the East river," said one of the brokers, laughing. "But we'll go to Delmonico's first, and see what he has there that is good to eat and drink."

They took him to Delmonico's and ordered a repast of the costliest description for seven.

"You see, my boy," said Broker Sharpe, who was the spokesman of the party, "we have been on to you for some time. You've been scooping things with a high hand lately. So we made up our minds when we saw you scooping the apple stand, that we'd scoop you. So you're eighteen years old to-day, eh?"

"Yes—that's what my mother tells me, and I guess she knows."

"Well, she ought to, anyhow. Do you know that some of our Wall street people say that you have an old fox of a broker hid away in the rear of your office, who gives you advice when you need it. Is that so?"

Al saw the object as well as the humor of the question, and replied:

"Yes. I have an old hat back there which once belonged to Daniel Drew. Whenever I am worried, or in doubt, I go back and hold consultation with that old hat."

The brokers roared.

"Then I have been mistaken all along," said Sharpe. "I've been telling all my friends that you and Charlie did your own thinking, and bought and sold on your own judgment. Why didn't you tell me about that old hat of Daniel's?"

"Because I like to keep my private affairs to myself," he replied.

The brokers laughed heartily over the joke, and when the dinner was brought in, they set to and ate to their fill of the good things.

Then when the wine was opened, they drank to the health of the young broker and wished him many happy birthdays in the future.

"But for the love of Heaven, don't scoop any more of us," said one, amid a roar of laughter.

"Gentlemen," said Al, "I am not nor never was a 'scooper.' Ever since I started out for myself all my wits have been tasked to avoid being 'scooped.' When a clique starts out to 'scoop' you, there's little else for you to think about except as to how you will escape. If you escape, you can have the satisfaction of seeing the would-be 'scoopers' 'scoop' themselves, and hear them abuse you for not letting them 'scoop' you, as at first intended. Oh, it's fun to see a 'scooper' 'scoop' himself!"

The brokers laughed heartily, and applauded the points made by Al. They saw that he was telling something from his experience in the street.

They kept him there for more than two hours, and brokers who had all along looked suspiciously upon him now saw that he was a bright business boy, who could hold his own with any one in the street.

"What has been your rule in speculating in Wall street?" one of the brokers asked.

"Watch your opportunity," said Al very quickly, "and when you see it act promptly."

"A good rule, surely," said another.

"Yes. All things come to the man who waits. If business is dull let it be so. Don't try to force it. Reaction is sure to follow, and then you are worse off than before."

They escorted him back to the bank and found it on the point of being closed. Charlie's sister Nellie and Miss Ashworth were there, having come down in a carriage to take the two young brokers to ride in Central Park.

Al got away from the brokers and joined the two ladies, saying:

"They have spoiled my birthday dinner for me."

"How so?" Nellie asked.

"They took me out to Delmonico's and had an elaborate dinner there. I shall not be able to eat any of your dinner this evening."

"Oh, we'll have you there, anyhow," she said, "and that is the greatest enjoyment after all, you know."

They closed up the bank and rode up-town in the carriage with the two girls, as happy as two youths could possibly be in this life.

"Do you know you two girls had good luck the other day?" Charlie asked.

"How?" Nellie asked.

"Why, your money increased a couple of thousand dollars each."

"Oh, my!" they both exclaimed.

"Yes. I think you two ought to treat—don't you, Al?"

"Yes; make 'em set 'em up, Charlie."

"Oh, we haven't any money with us," said Nellie. "I am sure I haven't as much as two dollars with me."

"And I am even worse off," said Miss Ashworth.

"Well, your credit is good anyway," said Al, laughing. "I'll indorse your checks."

They laughed and chatted gayly as they rode up to the park, which they reached in due course of time.

On one of the broad driveways Charlie told the driver to "speed up" and let the horses have some exercise.

In another minute they were going at quite a rapid gait. But ten minutes later there was a collision, and the carriage went down, the right hind wheel having been knocked off.

The two girls screamed at the top of their voices, and the horses reared and plunged as if desirous of making matters worse than they were.

The driver finally succeeded in quieting the horses and controlling them. Al and Charlie quickly extricated the two young ladies, and then turned to see what had caused the trouble.

Not fifty feet away was another vehicle with a dislocated wheel, and a big, portly man, with an elderly lady and another about twenty years of age, swearing like a pirate at the party with whom he had collided.

He came over to Al, and very brusquely demanded:

"Whose carriage is that?"

"It's mine, sir," said Charlie. "Who did you hire yours from?"

The man turned to the driver, and asked:

"Whose carriage is that?"

"There's the owner, sir," said the driver, pointing to Charlie.

Al quickly turned to the driver of the other carriage, and asked:

"What livery stable does that vehicle belong to?"

"There's the boss, sir," answered the driver, pointing his whip toward his employer.

"Indeed! And does he really own a carriage?" and he looked as if actually surprised.

The portly man boiled over in his rage.

"See here, you young rascals," he sputtered, "I'll have you arrested for this outrage!"

"See here, you *old* rascal!" exclaimed Al. "I'll have you arrested for this outrage!"

"You are impudent!" snapped the elderly lady, who was evidently the wife of the portly man.

"Am I? How about the other fellow? I've only repeated his silly nonsense."

The young lady hid her face behind her fan and laughed. To her the whole thing appeared supremely ridiculous, and so it was.

There is no telling how the thing would have ended had not a mounted policeman rode up at the moment, and took both drivers into custody.

"Arrest those two boys, too," said the portly man.

"What for?" the officer asked. "Were they driving?"

"No, but——"

"Then if I arrest them I'll have to arrest you, too, sir," said the officer. "They were in their carriage, and you in yours. You may be as much to blame as they are."

"But they are impudent," said the elderly lady, whose eyes fairly snapped with wrathful fire.

Al and Charley laughed.

"Let my driver remain in charge of the horses, officer," said the portly man, "and I'll be responsible for his appearance when wanted. Here's my card. I am Joseph Herron, the banker of Wall street."

"And let mine stay, too," said Charlie. "Here's my card. I am Charles Knight, of the banking house of 'Day & Knight,' Wall street," and he also handed the officer his card.

The portly man glanced quickly around at the two boys on hearing their names, as did the young lady and her mother.

"I haven't the power to do anything of the kind," said the officer. "I'll take them to the captain, and let him attend to that."

They accompanied him to the police station in the park, where the captain on hearing the statements of the two drivers, told them to go as it was doubtless an accident for which both were probably equally guilty.

They returned to the carriages whilst the owners left the park on foot to send assistance to their drivers.

But no sooner were the Herrons out of sight than Al, Charlie and the two girls fell to laughing as if they would go into convulsions.

"I declare!" exclaimed Miss Ashworth. "It was as good as a theater. I never saw such a funny thing in all my life."

"Nor I," put in Nellie. "I just thought I would die laughing when I heard Al repeating the old gentleman's words and actions."

"I thought it the best thing to do to make him ashamed of himself," said Al. "It may be impudence, but I don't know that an old man has any more right to be impudent than a young one."

"Of course not," said Nellie. "What was the use of getting angry?"

CHAPTER XVII.

A TRAP—THE BANKER'S DAUGHTER.

THE accident got into the papers, but the amusing features did not.

Quite a number of brokers came into the bank to see Al and Charlie about it, but the two boys would not say any more than the papers did.

Joseph Herron was one of the rich aristocratic bankers of the street, haughty, imperious, and arbitrary in his dealings with those who were forced to deal with him.

He was worth millions, and had several times cornered certain stocks and squeezed his victims unmercifully. Shylock was a pattern of leniency compared to him.

In speaking of the accident to a friend, Joseph Herron characterized Al and Charlie as the most insolent youths he had ever met with.

When they heard that, Al saw a reporter and gave the ludicrous side of the story, which, when it was published set the whole city to laughing at the great banker.

We can stand anything but ridicule. To have people laugh at us makes us extremely uncomfortable. The whole city laughed at the banker, and a paper asked him to define "impudence" and "insolence," so the people could understand it.

Of course all that made the rich banker fighting mad. He felt as if he would like to lay those boys across his knees for a few minutes.

But he had the good sense to keep his mouth shut after that story reached the public. He deeply regretted that he did not shut up sooner. Had he done so, Al would not have told the funny side of the story.

It is not to be wondered at, then, that Joseph Herron, banker, made up his mind to drive the two boy brokers and bankers out of the street by smashing them in some big deal into which they were to be drawn.

Of course he kept all that to himself, for he was a very cautious man was Joseph Herron. He had a man in the Stock Exchange who did all his buying and selling.

The broker's name was Rosslyn, and a very bold, shrewd man he was, too.

One day a broker came to Al and suggested that a certain stock was sure to go up in a few days.

"Why don't you buy it, then?" Al asked.

"I am going to as far as my capital will go. If I can get one or two others to join me, we can make all the more out of it."

"Well, I'll think about it," said Al.

He spoke to Charlie about it, and as soon as the latter heard the broker's name, he said:

"Ah! He and Rosslyn work together. Look out—Rosslyn is dangerous. He's Herron's man, you know."

"Yes, so he is. I wonder if the banker is trying to trap us?"

"Don't know; but you want to be careful when Rosslyn is around."

"Yes. Well, see what you can find out about the stock to-day."

Charlie made a memoranda and went over to the Stock Exchange. When he came back he had a report to make. It was to the effect that the stock was good and had a solid foundation.

"But there's a trap in it somewhere," he added, "and we don't want to have anything to do with it, I guess."

"Of course not—at least not unless we know where the trap is."

"That's it, exactly."

The stock was boomed by Rosslyn, and advanced some fifteen or twenty points, and was held there by the big cash supply behind him.

Al and Charlie knew that the moment he began to unload the market would drop down to even a lower point than ever, so they kept aloof from it notwithstanding the many efforts made to induce them to buy.

At last a broker came to the bank, and asked to see Charlie.

He was shown into the private office, where he said to Charlie:

"I have a chance to buy a big block of V. & C. stock at a price three points below the market."

"Why in thunder don't you buy it, then?"

"Because I haven't money enough, and it can be bought only in bulk."

"Then buy it on a margin," suggested Charlie.

"I can't do that, even, for the amount is $4,000,000."

"Why don't Rosslyn buy it?"

"He is carrying $6,000,000 of it now and can't carry any more."

"Why do the holders of it want to sell below the market price?"

"They won't sell it below the market price except the whole lot. They ask the top of the market for as much as one million of it."

Charlie shook his head.

"It looks 'snaky,'" he said. "I don't want to have anything to do with it."

"But see the big profit in it," said the broker.

"Where is it?"

"Why, by taking the whole of it you can get it three points below the market."

"True, but were it put on the market in an effort to realize that profit, it would go down with a slump. Excuse me, but I wouldn't touch that stock at any price."

The broker went away and Charlie was more than ever convinced that Rossyln had sent him there as a secret agent in hopes of being able to dump his load on him.

"He is sick of his load," said Al, when Charlie told him of the interview with the broker, "and no doubt sent that fellow here to tempt us with that bait. We don't want to touch that stock at any price."

"No, of course not. On the other hand suppose we begin a bear movement on it at once."

"I am willing."

Charlie went into the Stock Exchange the next morning and began to bear the stock. Sharpe joined in with him, as did nearly all the bears, and in a couple of hours the stock came tumbling down to nearly its starting point.

Rosslyn was stuck several hundred thousand dollars, or at least Herron was, for most of the stock was bought at advanced prices.

Charlie was not acquainted with Rosslyn but he knew all about him, and knew that it was his client who was hurt—not the broker.

Of course such a defeat as that had a tendency to increase the bitterness of Herron's hate. He ground his teeth with impotent rage, and inwardly vowed to get even with the boy banker at the first opportunity.

A few days later Al was walking up Broadway a little above Wall, when he met the young lady who was with Banker Herron in Central Park on the day of the collision.

He knew she was the banker's daughter, for he had seen it so stated in the papers when the story of the incident was published.

Their eyes met, and a smile betrayed itself over the pretty face of the young lady. Al smiled, too, and a mutual recognition took place.

Al doffed his hat promptly, and she bowed as if pleased.

"It is plain that she isn't mad over the affair," said Al to himself. "The first chance I get I'll speak to her and make her acquaintance. She must be a girl of good sense."

He did not say anything to Charlie about meeting the banker's daughter. But a few days later, Charlie said to him;

"I saw old Herron's daughter on the street the other day, and I'm blessed if she didn't smile as she caught my eye. That girl saw the funny side of that collision."

"Of course she did. I saw her laughing behind her fan that day, when we thought the old man would burst with indignation."

Two days later Al met her again. She bowed, and he stepped to her side, hat in hand, and said:

"Allow me to thank you, Miss Herron, for not sharing the anger of your father toward our house."

"Oh, it was too funny for anything," said the young lady, laughing heartily. "Papa scolds me nearly every day for laughing at it. I don't think I ever saw anything so funny."

"That's what the young ladies with us said," remarked Al, "and we had a good laugh over it, too."

"I dare say you did. Pray, who were the young ladies? and are you Mr. Day or Mr. Knight?"

"Oh, I'm the Daylight of the house. The other fellow is Knight," and the two laughed heartily. "The ladies were Misses Knight and Ashworth. Miss Knight is my partner's sister. Miss Ashworth is her friend, and one of the patrons of our house."

"Thanks. I would so much like to know them, as I feel as if we were already acquainted after that funny affair in the park."

"I am sure they would be very happy to make your acquaintance. Will you do me the honor of numbering me among your friends?"

"Certainly, if you wish it."

"I do wish it with all my heart, for I have thought of you often since that day we first met."

"Indeed! I am sure I have thought of you, as you mimicked papa, and threw him into such a rage, and laugh every time I recall it."

They walked on up Broadway, side by side. It was quite evident that the girl was quite anxious to make the young broker's acquaintance, and that she was more than pleased with him. Al was pleased with her, too, and ere they parted she told him that she would drive in Central Park the next afternoon, in hopes of meeting him and the two young ladies.

"But your mother?" he said.

"Will be at home. I'll drive a dog-cart," she replied. "Bring the young ladies up with you and let us get acquainted."

"I shall not fail to do so," he said, as they parted at the post-office.

"By George!" said Al, "she's a brick! I am going to cultivate her acquaintance. The old man would be as mad as a March hare, though, if he knew it."

That evening he told Nellie and Miss Ashworth about the meeting, and asked them to go up to the park with him the next day. To his surprise Nellie objected, saying she did not care to make her acquaintance. But Miss Ashworth finally persuaded her to go, and she promised she would.

CHAPTER XVIII.

ROSSLYN'S DEAL.

THE meeting took place, and the young ladies were mutually pleased with each other. Miss May Herron accepted an invitation to visit Nellie at her home.

"But I won't let papa know it," she said. "Because if there is anything in the world he hates it's the house of Day & Knight."

"Oh, we don't let anything like that interfere with our acquaintance," said Nellie. "What's the use of his getting mad over a trifling incident like that?" and the girls kissed and parted.

One day, a month later, old Marks, the millionaire, met Al and said to him:

"Buy all the D. & K. stock you can get hold of for me."

"How much?"

"Five million dollars if necessary."

"All right."

"And you'd better buy, too," suggested the old man.

"What's up?"

"Well, the stock will soon be up," was the reply.

"Sure?"

"Yes."

"Very well, I'll do so."

He told Charlie what the old millionaire had said to him, and they proceeded to buy all the stock they could get hold of, and in such a way as not to attract any attention.

They were several days buying, and were so quiet about it that it never went up but one point in consequence.

They then stopped, and old Marks came in with a certified check for $1,000,000 and told them to buy more.

They did so, and a week later the stock was lying in their vaults without any sign of a boom coming along. But they knew the old man had a sure thing or else he would not have risked his millions on it.

At last it came.

Rosslyn was buying all the D. & K. stock he could get hold of. He bought several large blocks of it before he was discovered; then the stock went up in great bounds, and still he kept buying. There were enormous amounts of stock on the market, and he bought all that was offered.

Brokers were so eager to buy and sell that scores sold stock they did not have, hoping to be able to get it when called.

Excitement ran high, and the stock ran higher, till at last forty points advance had been reached.

Then Al sought for old Marks to get instructions.

But the old man could not be found, and the young broker dumped his holdings on the market.

Rosslyn was staggered.

But he was game.

Herron's money was equal to the onslaught. He bought and paid for every share Day & Knight hurled at him at the top of the market.

"All right," said Al, "we are a million in on that deal, and now we'll stand from under."

Half an hour after they left the Stock Exchange the crash came, and D. & K. stock came down like a house whose foundations had crumbled away.

The scene in the Stock Exchange was indescribable.

Brokers became frantic in their endeavors to save themselves.

They rushed thither and hither yelling like madmen, and the oldest members said they had never seen anything like it in their time.

The only cool man in the Exchange was Rosslyn himself.

A couple million dollars were slipping away from him, but it was Herron's money—not his, hence he did not think it at all necessary to go wild and whoop like an Indian.

Sharpe came over to the bank and said:

"It's the wildest scene I ever saw in the Exchange."

"Anybody hurt yet?"

"Hurt? It's the awfullest destructive crash I ever heard of. Some will blame you for it."

"Why should they?"

"They saw that you broke the market."

"Well, somebody had to break it, and if I had not done so it would have gone still higher and more people would have been worse hurt."

"Yes, but they won't look at it in that light."

"They won't lay any blame at Rosslyn's door, eh?"

"Oh, yes. They'll say that you and Rosslyn made the deal to grind them to powder between you."

"But I guess Rosslyn is pretty well ground up himself, isn't he?"

"I shouldn't wonder. But he is as cool as an icicle."

"Oh, he has nerve enough," said Charlie.

They were about to leave the bank to go out on the street when a broker rushed in, with a wild, hunted look on his face, and sank into a chair, gasping:

"Water! Wa——"

CHAPTER XIX.

A RUINED BROKER.

THE man seemed on the point of a general collapse, and, for the moment, Al himself was badly rattled. He did not know what to do or which way to turn; but a second gasp for:

"Water! Water!" seemed to recall him to himself, and he sprang to the washstand, seized a glass, and filling it with water, quickly held it to the man's lips.

The broker gulped it down and seemed to be very much relieved.

"What's the matter, sir?" Al asked, as Sharpe and another broker came into the private office where the man was seated pale and trembling.

"Water! More water!" the man said hoarsely, looking over toward the washstand.

Al filled and handed him another glass of water which he drank as eagerly as the first.

Then he seemed to be better, though he closed his eyes and laid his head back against the chair, as if wearied almost to exhaustion.

"What can be the matter with him, I wonder?" said Al, looking up at Sharpe.

"Indeed I can't say," replied the big broker.

"Do you know him?"

"I know his face but not his name. I think he is a curbstone broker, as I have never seen him in the Stock Exchange."

"I think his name is Zulick," said the broker who came in with Sharpe.

Charlie came in and recognized him as Zulick.

"He's a good fellow, too," he added. "He has a very old mother and two young sisters to take care of. I think he has lost every penny he had in the world in margins."

"See how pale he is getting!" said Al, somewhat alarmed. "Hadn't we better send for a physician?"

Sharpe felt of the man's pulse, and tried to arouse him by a vigorous shaking, but in vain.

"Yes," he said, "send for a physician at once."

Charlie sent Speck up to the Astor House at full speed, and a half hour later he returned, accompanied by the doctor.

"It is a case of nervous prostration," the doctor said, after making an examination of the patient. "Who is he and where does he live?"

"His name is Zulick, and he lives with his mother and sisters up on West Thirty-seventh street."

"He had better be taken home or to an hospital at once," the physician advised.

Al ordered the janitor of the building to telegraph for an ambulance, and in due time one arrived, accompanied by a police surgeon.

In the meantime the patient had sunk into an utterly unconscious state, and everybody in the bank feared that he was dying.

When the ambulance arrived the police surgeon took charge of him and had him conveyed to the hospital.

The physician who had been summoned looked around, and asked:

"Who was it sent for me?"

"I did," said Al.

"Who are you?" the doctor asked, looking at him through his glasses as if uncertain whether to be polite or not to one who was evidently still in his teens, "and who told you to send for me?"

"I am Albert Day. No one told me to send for you. I told my messenger boy to get a physician. How much do you want for coming down here and looking at a man?"

"Ten dollars," was the reply.

"How in the world do you manage to live at such low rates?" Al asked, drawing a roll of bills from his pocket and giving him the amount he demanded. "I thought surely you would charge one hundred dollars. I'll remember you when we have need of you again."

The doctor was quite unable to see whether the young broker was sarcastic or not. He took the money with a bow and left the bank.

"That fellow is a gouge," said Al. "I'll bet he never got as big a fee for one visit before in all his practice."

"Of course not," said Sharpe. "I'd have given him five dollars—not a cent more."

"No. I'd have paid him a thousand with the same remark I made to him. Charlie, you know Mr. Zulick, do you!"

"Yes. I once carried him notes when Ryerson bought for him on margins. He is a good fellow, but has probably been in hard luck recently."

"I am quite sure he has been cleaned out entirely to-day," said Sharpe. "I think he was out of his head when he came in here."

"But how came he to come in here at all?"

"That is more than I can tell you. He may have felt the attack coming on just as he reached the front of the bank. Or he may have come in as the best place in which to find assistance in his distress."

"Well, we are not responsible for any losses he may have sustained. The Herron syndicate must shoulder that responsibility, I guess."

"Well, I am going up to the hospital this evening," said Charlie, "and see if I can't find out what the trouble was."

"Do so," advised Al, "and if you know where he resides go and see his mother."

"Yes, after I have seen him."

Charlie was as good as his word.

He called at the hospital and found that the head surgeon had taken charge of the case and brought the man back to consciousness.

"It is simply a case of nervous and mental prostration," the surgeon said, "brought on by the great strain on his mental organism in Wall street."

"How is he now, doctor?"

"He is able to talk rationally, but asked me to give him an opiate to make him sleep and forget things, which I won't do till he has recovered a little more."

"Can I see him?"

"Do you know him?"

"Yes, and he knows me."

"Then you may see him, unless you have something to say to him that might have a tendency to excite him still farther."

"I have nothing to say to him but what he would like to hear."

The surgeon led the way up into Zulick's room.

"Ah, Charlie!" greeted the broker.

"How do you feel now, Mr. Zulick?"

Charlie asked the question in an off-hand way, and the surgeon did not stop to hear the answer to it.

"Charlie, I am a ruined man—wrecked utterly and irretrievably, and in my ruin my poor old mother and sisters go down to beggery and want," and when he said that a great sob burst from him as he buried his face in his hands.

"Mr. Zulick, tell me how matters are with you. It may be that I am in a position to aid you. You were kind and courteous to me when I was at Ryerson's, and I have not forgotten it."

Zulick looked up at him with such a woe-begone, haggard look in his face that Charlie was deeply touched."

"I had $6,000 up in margins in Ryerson's hands on that boom of Herron's, and I counted up a gain of more than double when the crash came. In ten minutes my margins were swept away—all my old mother's savings which she had placed in my hands to retrieve myself. The shock came near killing me, and I fear it will kill my dear old mother. No wonder my brain reeled."

"If that's all that's troubling you, just rest easy," said Charlie. "I'll give you the six thousand dollars back, and you can pay in commissions, which I'll place in your hands."

Zulick was electrified.

He sprang up from the bed, and exclaimed:

"Charlie, you have saved my life!" and he grasped the young broker's hand and kissed it, whilst tears rained down his cheeks.

"I would have given double that to save your life," replied Charlie, almost on the point of crying too. "Just get up and go home to your mother and let her know that everything is all right. Then when you feel well enough to do so, come down to the bank and I'll give you commissions that will pay you better than margins. Take the $6,000 and put it in a home for your mother and sisters, so that no matter what may happen to you, they will always have a home."

"Had I done that two or three years ago, they would have been much happier now," said Zulick.

Charlie said he would see the head surgeon and ask for his discharge, and went down-stairs to see him.

The surgeon went back up-stairs and examined his patient, finally giving his consent for him to leave the hospital when he pleased.

"You want to avoid all excitement for a week or two," he added, by way of caution.

Charlie hired a carriage and took him home, where he left him with his aged mother and sisters.

CHAPTER XX.

A SCRAPPING MATCH.

On going to the bank the next morning, Charlie told Al what he had done with Zulick.

Al was surprised.

"I did it to save his life and the happiness of his aged mother and sisters," he said. "He's a bright fellow, and I think he can make it good to us in work in a few months."

"Yes, perhaps he can. We have need of an outside broker whom we can control. Sharpe has so much interest of his own to look after, that he can't always attend to anybody else's."

"That's just what I was thinking of at the time. I never saw such a haggard look on any man's face as I saw on his when I went into his room at the hospital. I don't think the fellow would have lived through the night, if I had not relieved his mind of the terrible load that was crushing him."

"Oh, it's all right, I suppose," said Al. "It would be a bad world if people didn't help each other sometimes. That was an awful crash yesterday. They say on the street this morning that Herron was squeezed to the amount of over a million, and that Ryerson caught it again."

"Well, I have no sympathy for Ryerson, as you know. Herron is able to stand it, but I shall always believe that he tried to unload some of that stock on us."

"Yes; I haven't any doubt about that."

"Well, I don't see that we ought to have any sympathy for Mr. Herron either."

"Not much," and the two young brokers and bankers shook hands again over their good luck in keeping out of a trap which had been set for them.

It was about noon when broker Zulick came in.

He was looking pale, but was not otherwise any the worse for the terrible excitement of the day before.

Charlie received him pleasantly, and he in turn grasped Charlie's hand, saying:

"Let me say that my gratitude to you is boundless. I can prove it in actions, not words."

"That's all right, Mr. Zulick. I have done what I believe was right for one man to do for another. It does not hurt me, and may do good for others."

"Yes, indeed. I am sure that you have saved my mother's life as well as my own. I could not have stood up under the load."

"Well, don't say anything about it to any one. Here's my check for $6,000. Take a few days to pull yourself together, after which we'll have some work for you to do, I think."

Zulick took the check, drew the money, and lost no time in buying a neat little brownstone residence over in Brooklyn, the title of which he vested in his mother.

Then he explained to his mother and sisters that he had done as he did to make sure that they would be sure of a home if any disaster came to him in Wall street.

They were pleased at his forethought, and moved over to their new home the next day.

He then returned to his office, and informed Charlie that he had followed his advice in both letter and spirit, and was now ready to go to work.

He was given a commission to buy a certain stock which old Marks, the millionaire, wanted, and such was the vast amount bought during the week that fully half the money Charlie had advanced to him was earned in commissions.

Ryerson, who knew that every penny of his margins had been wiped out, asked him who he was buying for?

"Other people," he replied. "I have concluded that it's the best way to make money in Wall street. You brokers who buy for other people make money, though your customers lose."

Ryerson turned away without making any reply. The retort had probably come home to him in more ways than one.

A month later and the commissions amounted to more than the amount advanced, and the happy broker was like a new man. He braced up and worked as he never worked before. His business increased, and Sharpe was induced to give him orders in deals in which he did not wish to be known.

As he made money he deposited it with Day & Knight, where it was always subject to his check.

One day a carriage drove up and stopped in front of the bank. Nellie Knight got out and entered the bank to draw some money with which to do some shopping.

Charlie soon learned that Miss Ashworth was out there in the carriage, and went out to see her. He was surprised to find Miss Herron there also.

They greeted each other cordially, and were engaged in an animated conversation when Al came out of the bank, escorting Nellie to the carriage.

Of course Miss Herron greeted him cordially, and they were shaking hands through the carriage door, when her father, the great banker, came by, going up toward Broadway.

Hearing his daughter's voice in the carriage the banker stopped and looked in. She was shaking hands with Albert Day, the youth who had set the entire city to laughing at him by relating the story of the collision in Central Park.

His wrath got the better of him, for he called out sternly:

"May Herron, get out of that carriage and come with me!"

"Oh, papa, is it you?" cried the startled girl, turning pale and red by turns.

"Yes, it's me," he replied, "but is it really *you*?"

"Yes, papa. This is Miss Ashworth, a friend of mine!"

"I don't want to know any friend of yours if she is a friend of those in this bank here. Get out, and come with me."

"Mr. Herron," said Al, his face white as a sheet. "You have insulted Miss Ashworth. If you don't apologize to her instanter the 'two boy bankers' will simply wipe up the sidewalk with you right here."

"Oh, please don't!" cried Miss Ashworth.

"Come out of that carriage, May!" ordered the banker, not deigning to notice Al's remarks or threats.

Quick as a flash Al and Charlie went for him.

In a second they had him down on the pavement, and the three girls began screaming.

Of course everybody in the vicinity rushed to the spot.

But nobody seemed to want to interfere, for the reason that they could see no weapons being used.

Herron fought the best he knew how, but he didn't know much about that kind of business. He had never been much of a hustler.

In just two minutes he was so thoroughly used up that he sung out lustily:

"Take 'em off! Take 'em off!"

"Apologize, you old scoundrel!" cried Al, giving him a blow on the nose.

"Take it back, you old thief!" cried Charlie, giving him one in the eye.

"Yes—yes—I'll take it back!"

"And apologize?"

"Yes!"

They desisted just as a policeman elbowed his way through the crowd and arrested all three of them.

"Drive the ladies home as quick as you can," said Charlie to the driver of the carriage.

The carriage drove off, leaving the crowd surrounding the policeman and the three combatants.

"You must go with me to the station-house," said the officer.

"Of course," said Al. "We don't expect you to take us to Delmonico's, or to the opera. Lead the way and we'll walk after you."

The crowd laughed, and quite a number followed them to the downtown station.

Banker Herron was so dazed by the rough handling he had received that he hardly knew what he was doing. Some of his friends hurried off to get a police justice to come to the station and bail him out till court met on the morrow.

An hour later word reached the station for the three prisoners to be brought to the Tombs, where the justice would hold court for the purpose of settling the case at once, so as to avoid the necessity of locking them up in cells over night.

On the way to the Tombs the banker said to Al:

"If you will not make any explanation I will not either, so we can pay our fines and keep the ladies' names out of the case."

"All right," replied Al, "though I think it would be but right to let the public know what it was all about."

So it was agreed upon, and when they were arraigned before the justice none of them would make any charge against the other. The officer charged them with fighting on the street and collecting a crowd.

The justice fined each one ten dollars, and gave them all a severe lecture, after which they paid their fines and left the Tombs.

Al and Charlie returned to their bank, whilst Herron took a carriage and went home a sadder, madder and wiser man than ever before in his life.

CHAPTER XXI.

BLACK FRIDAY.

Old Marks came in one day and asked:

"Have you boys got through fighting yet?"

"Well, that depends upon whether anybody wants to fight us," replied Charlie. "We are as peaceable as cats, you know."

"Yes, very much like cats," said the old man, dryly. "Are you ready to come down to business?"

"Always," and Al set a chair for him near his desk in the little private office in the rear of the bank. "What's up now?"

"Nothing just now, but I think gold is going to go up pretty soon," was the reply.

"Indeed!"

"Yes; I've joined a syndicate to put it up to the tune of $500,000. I want you to buy $5,000,000 worth immediately, and hold it as your own to sell it when you see that the most can be made off of it."

Al and Charlie were both astonished.

The shrewd and unscrupulous old man was going to play bull and bear at the same time. But they said nothing. All they had to do was to obey orders, and they did.

Broker Zulick bought $1,000,000 worth for them, and made a handsome commission, and they bought the balance very quietly. Then they proceeded to buy all they could on their own account, and locked it up in their vaults.

It was the same old story over again. Jim Fisk and a number of others got up a corner, and forced gold up higher than it had gone at any time since the armies disbanded.

Such excitement had never been seen in Wall street as on that famous "Black Friday." From Broadway down Wall beyond Broad street, was a dense mass of people in a fever of excitement.

John Morrissey, the famous prize fighter, was down there with a heavy capital, struggling to make something out of the storm.

Herron, the banker, was so excited that he was not satisfied to leave matters with his broker. He entered the gold room, of which he was a member, and took charge himself. He was a member of the syndicate. He stood in the pit, and yelled a bid for gold one point above the last quotation.

"How much do you want?" Al asked.

"A million!" was the reply.

"A million it is! Another at the same figures?"

"Yes, two if you have it?"

"I have it—two millions at 178," and he made a memorandum of the transaction.

Heron slipped out of the pit and disappeared from sight.

Al yelled:

"A million in gold at 178! Who wants it?"

"I do!" yelled a member of the syndicate. "I'll take $5,000,000 at 178!"

"I'll take that!" cried Al, and in a few minutes he had unloaded $8,000,000 on the syndicate.

That done he hastened to close up the transactions, exchanging the certificates for certified checks, after which he left the Exchange to return to his own office.

Out on the street he saw a broker go mad—lose his head entirely, and leap about like a wild lunatic.

The police had to take him away.

As the young broker was elbowing his way through the crowd he saw Fisk standing on the steps leading into the Stock Exchange with an eye in mourning. Somebody had dealt him a hard blow in the face.

Men were wild and ungovernable in the excitement of the hour.

All Wall street was a babel of sounds, and every man distrusted his neighbor.

"This is the worst I ever saw," muttered Al, as he tried to elbow his way to his office. "I never saw men so excited. What can a man expect if he buys in such an excitement as this? Hello!"

A heavy hand on his shoulder caused the ejaculation to escape him, and on looking around he found Banker Herron's white face above him.

"Have you any more gold?" the old banker hissed in his ear.

Al thought he would give him a scare, and replied:

"Yes, millions of it."

"How many millions?" the banker asked.

"Six million."

"I'll take it right now," and he drew out his memoranda to record the purchase.

"We are not in the gold room now, Mr. Herron," said Al, who knew that a trade in the street could not be recorded in the Exchange. He also saw that the banker's object was to keep him from unloading any more on the syndicate in the gold room.

"Very true," said Herron, "but I can buy the gold all the same."

"In the presence of witnesses," said Al, and just then he saw Zulick and Sharpe elbowing their way toward him. "Here's two now," and he called to the two men to witness the transaction, which they did.

"Have you any more?" Herron asked.

"Not a dollar's worth."

The banker seemed relieved and hurried off to the gold room, satisfied that he had put it out of the power of the youngest firm on the street to break the market.

Half an hour later a telegraphic order from the Secretary of the Treasury at Washington, to the sub-treasurer in New York, to sell $10,000,000 in gold at once, broke the market, and sent the whole fabric tumbling about the ears of the syndicate.

Then ensued the wildest panic ever known in the street.

Men turned white in the face as they saw their fortune slip away in a few fleeting minutes, and they had no power to stop it long enough to save a penny from the wreck.

Al went into his office in the rear of the bank and told Charlie of the trade he had made in the street with Herron.

"Why, haven't a dollar in gold left!" exclaimed Charlie.

"No, but the market is broken and gold has come down 50 points in ten minutes. We can supply the gold at demand—which will never be made. If he is ever able to pay up we shall be $3,000,000 in on the transaction. Sharpe and Zulick were my witnesses."

"Then you've got him and no mistake!"

"Yes, I think we have; but I guess every man in that syndicate is busted all to smash."

"I wouldn't wonder if they were. I'll bet the firm of Day & Knight made more out of this boom than any other house."

Old Marks came in, rubbing his hands with avaricious glee. He had made nearly $1,500,000 out of the deal, including what he lost on the $500,000 he had put into the syndicate.

"We have done a good day's work, eh, boys?" he said.

"Yes, sir. You can afford a banquet for a dozen at Delmonico's now, eh?"

"A dozen at Delmonico's!" gasped the old man. "Why, it'd cost ten dollars a head—one hundred and twenty dollars!"

"Yes, all of that," said Al.

"No, no, no! I couldn't afford it! Such extravagance would ruin me!"

"Oh, well, we'll go to Hitchcock's and take pork and beans," said Charlie, supremely disgusted at the miserly spirit of the old man.

CHAPTER XXII.

SUCCESS—A GOOD DEED AND ITS RESULT.

When business opened in the Exchanges the next morning it was shown that the street was strewn with wrecks from one end to the other. Old business houses which had weathered many a storm, went down in the crash. Two brokers who had handled millions daily lost their heads, and were taken to lunatic asylums.

The great banking-house of Joseph Herron opened its doors as usual, and people wondered if it really had weathered the storm.

It paid check after check as they came in till Al came forward with a certificate representing $6,000,000 in gold which he offered to deliver according to contract.

"I don't want it," said Herron.

"Do you refuse to take it?" Al asked.

"No. I'll pay you the difference and let you keep it if you wish to. Give me five days in which to dispose of securities."

"Certainly," and Al went away to return the certificate for the gold which old Marks had let him have.

"Charlie, old Herron is tottering but he's game," he said, as he returned to his office. "He says he'll pay the difference between 178 and 128—just fifty points, a little matter of $3,000,000. What do you think of that for a snap he thought he was playing on me."

"Whew!" and Charlie sprang up and turned a somersault on the carpet. "We made nearly a half million in the gold room, too. I say, Al!"

"Well, what?"

"I am going to have a celebration over this thing."

"What kind of a celebration?"

"Hanged if I know; but I'm going to do something. I've got to or burst!"

Al laughed and said:

"Well, don't forget Mr. Marks' big banquet at Hitchcock's."

"Oh, hang the old miser! I am going to have a splurge of some sort."

"Now, look here, Charlie! Don't let the old business men of Wall street see that your head has been turned by good fortune. If you do they will begin to predict ruin for us, and that will keep many cautious people away from us."

"I never thought of that," said Charlie. "I am glad you mentioned that. Suppose we buy this building from old Marks?"

"That's good sense," said Al, laughing. "I am with you there."

"Will you ask him what he will take for it?"

A few days later they were the joint owners of the building in which their offices were located.

Zulick, the broker whom Al had requested to witness the trade between him and Herron, was given an office, rent free in the building, and a check for $10,000 as a present. He was the happiest man in New York that day and vowed he'd never enter into any speculation again without first consulting one or both the young brokers.

Joseph Herron paid up his losses, but it left him almost a bankrupt. Everybody felt sorry for him except Al and Charlie. They both insisted that he was a man without any heart—that he was never known to sympathize with anybody in trouble, and therefore did not deserve any sympathy himself.

One day Miss May Herron came into the bank and asked to see Mr. Day.

Al came forward and greeted her with great cordiality.

But she had changed very much.

She was pale and careworn.

"I want to see you privately, Mr. Day," she said, in low tones.

"Then come back into the office," he said, escorting her back, where he seated her near his desk.

"Mr. Day," she said, "we are ruined. To pay your house all he owed, my father had to sell our diamonds and horses, and even the very roof over our heads. He is an honest man. He paid every dollar he owed. But he has no money with which to do business. So I have come to you to ask you to give me a check for $100,000. You made $3,000,000 last week. You can afford it, and when he has made money again, I'll bring the money back to you."

"Miss Herron, I can assure you that nothing would give me greater pleasure. You shall have the check at once."

"Oh, you noble fellow!" she cried, bursting into tears. "I knew you would not refuse me."

"No; I would not refuse you, for I esteem you as a lady and a dear friend. Let me say to you now that if, in the years that may come, you ever have need of a friend, or assistance, don't forget that Albert Day is your friend."

"Oh, how good of you! But papa will get rich again! He is not too old to make another fortune."

"No, but he is very slow to learn that youth is not a crime. He has always thought that boys don't know anything, and that they have no rights or feelings that grown men are bound to respect."

"I think he will change his opinions after this," she said.

"I hope so," and Al tapped a bell on his desk.

Speck, the messenger boy, appeared.

"Tell the cashier to certify that check."

Speck took the check and carried it to the cashier, who certified it promptly.

Al placed it in her hand, and said:

"Let me assure you that this gives me far more pleasure than to make ten times the amount of the check."

"You can't think how much pleasure it gives me," she replied. "My father said last night that if he had this much money in ready cash, he could make a great deal; but he feared he'd never be able to raise the tenth part of it."

She took leave of him with a happy smile on her face, and proceeded to find her father in the little office he had taken since his failure.

She laid the check on his desk and kissed him, saying:

"You never would believe anything good of those boys, papa, but they are noble fellows, both of them."

"What does this mean, daughter?" he asked, greatly astonished.

"It means that I have borrowed that much money for you, to be paid back at your own leisure. I went to Albert Day and asked him to let me have it, and he did it cheerfully."

"Well, God bless you and him. It has come in the nick of time. I can use it where it will double in less than a month's time."

"Well, when you meet those boys again give them your hands and make friends with them. They are going to be the biggest men in Wall street some day."

"I believe you, my child," said her father, who took the check and carefully placed it in his pocket.

A month later May Herron came into the bank again, her face wreathed in smiles. She held in her hand a certified check for the amount Al had loaned her.

Her father had made a good hit and more than doubled the amount of his investment.

"Oh, if I could only show you how grateful I am!" she said to Al.

"Don't say a word about it," he replied. "Just tell your father that if he needs help to come to me, and I'll see him through. But tell me, are you not on good terms with Misses Ashworth and Knight?"

"Oh, yes; but we have never met since that ridiculous encounter in front of the bank."

"Well, I am sure that they would like to have you visit them, for I heard them speak kindly of you so often."

"I will come and see them soon," she said, shaking hands with him and leaving the office.

CHAPTER XXIII.

BROKER SHARPE IN A NEW ROLE.

A YEAR flew by, and the youngest firm on the street was regarded as one of the most solid ones. Every investment they made turned out well, and even those who had been their bitterest enemies had to admit that they dealt fairly with all who dealt with them. Broker Zulick had become quite a rich man by following instructions and executing commissions from the young bankers. The house of Ryerson, broker, had disappeared and another appeared in his place. Sharpe was richer and more prosperous than ever, and still a jolly bachelor. Old Marks was the same old sly fox he ever was, always ready to turn a penny by buying both sides when he saw how it could be done without danger of discovery. As for Joseph Herron, he was on the high-road to fortune again, and was now the best friend Day & Knight ever had in Wall street. Miss May Herron was still their friend. It was through her influence that Miss Ashworth and Nellie Knight were introduced into the upper crust of New York society. Miss Ashworth was now quite a wealthy young lady, and she had numerous admirers who sought her hand in marriage. But she turned a deaf ear to all, and devoted herself to Nellie Knight and her mother, with whom she was now residing.

One day Broker Sharpe came into the bank, and said to Charlie:

"You are acquainted with Miss Herron. Can't you manage to give me an introduction to her?"

"Yes, of course I can. She is to dine with us this evening. Come up and get acquainted."

"But she might object to that. Better get her consent first."

"Nonsense. What girl would object to a good-looking millionaire like you? Come up and I'll introduce you to the sweetest little widow you ever met."

"The deuce! Who is she?"

"My mother!" said Charlie, proudly.

"Oh, yes. That's enough—I'll go, my boy," and the big broker laughed heartily as he left the office to go to his bachelor quarters to put on his best suit of clothes.

It was a jolly party at the home of the Knights that evening. Broker Sharpe was in a fine humor and was naturally witty. Miss Herron was there, and added to the enjoyment of the evening by her witty sayings and quick repartee.

Sharpe paid marked attention to Miss Herron, but as she was but twenty and he about forty years of age, she did not take his addresses very cordially.

As the weeks went by his attentions became more marked, and Mrs. Knight and Nellie advised her to accept him if he proposed.

"I won't!" she said, very emphatically. "I don't love him and can't. It's wrong to marry a man you don't love."

"You are right, my child," said the widow. "I am sorry for him, for I think he loves you."

Three months after his introduction to her Sharpe proposed to Miss Herron. She declined and it broke him all up.

Her father scolded her severely for refusing him, but she said she would die an old maid if she did not marry the man she loved, and she would marry no other.

He shut up his office and went to Europe for a year.

When he came back he was brown as a berry from travel in foreign climes, but he was cured of his infatuation.

Charlie gave him a dinner and reception at his mother's elegant home. He came and received a welcome that warmed his heart.

Miss Herron had been invited, but would not come, not thinking it would be right under the circumstances.

After the reception the big broker became a regular weekly visitor at the home of the Knights, and it did not take Nellie long to find out the attraction.

It was her mother.

She teased her mother most unmercifully about her big sweetheart, and the widow blushed like a young school-girl.

By and by he popped the question, and the widow accepted him.

When she told Nellie and Miss Ashworth about it, they overwhelmed her with affectionate congratulations.

"But how mean of you!" Nellie exclaimed. "Here are two girls in the house just dying to get married, and a widow, old enough to be the mother of both of them, walks off with a second engagement."

"If widows were not allowed to marry," said Miss Ashworth, "we girls could have a chance. Won't you be kind enough to recommend us to some good young men, madam?"

"Yes, my child," said the happy widow. "I'll see if I can't find husbands for you two, so we can have three brides at one time."

"Oh, how good of you! Hasten the day, oh, kind fortune!"

Charlie was seated in his office in the rear of the bank, when Sharpe came in.

"Charlie, my boy, I am going to be your second father," said the big broker.

"Jerusalem!" gasped Charlie. "You don't tell me so!"

"Yes, it's a fact!"

"Well, dad, you may as well understand now as at any other time, that I won't stand any of the old-time rackets!"

"What do you mean?"

"Oh, that old racket of taking the boy out into the woodshed, and using a shingle or trunk strap on him."

Sharpe roared.

"Here's my hand, my boy," he said, extending his hand to Charlie. "I pledge you my word of honor that I won't try that game on you."

"Enough said," returned Charlie. "Take her. But if you ever ill-treat her, I'll shoot you as sure as my name is Charles Knight."

"That's understood. A man who would ill-treat such a woman ought to be shot on general principles."

"Yes, that's so."

Broker Sharpe wanted to have the wedding set for an early day. But the widow asked for a little time in which to arrange her household.

She consulted with Charlie, and then with Al, and afterward the two boys seemed to have something on their minds that worried them not a little.

Nellie met May Herron and told her of the engagement of her mother to Mr. Sharpe.

The young lady was quite shocked, but managed to call on the widow and congratulate her, whispering in her ear:

"I have a proposal under consideration myself, dear, and may wed at the same time you do."

Then the widow congratulated her, and she went away wondering if she had better not accept the second proposal after all. She was in love with Charlie Knight, but was now satisfied that it was hopeless for her in that direction.

CHAPTER XXIV.

CONCLUSION.

ONE day, about a month after the engagement of Sharpe and Mrs. Knight, there was a sudden flurry in stocks in Wall street.

Day and Knight were the central figures in it, and they made a good round sum out of it.

But by some means or other Miss Ashworth heard that a certain railroad stock, which she knew half her fortune was invested in, had tumbled way down to bed rock.

Nellie had a severe headache and could not go down-town with her, so she ordered the carriage and rode down there to see about it.

She alighted and went into the bank.

Speck showed her into the private office of the bank.

No one was in there.

"I want to see Mr. Knight," she said.

"He is over to the Stock Exchange," Speck said.

"Oh, I do want to see him so much! Would it be wrong to send for him?"

"I don't know, mum," said Speck. "I can run over and see."

"Let me write a note to him," and she sat down to his desk and wrote:

"DEAR CHARLIE,—Pardon my anxiety, but I hear that the J. & H. stock has gone way down ever so low. Tell me if I am a poor girl again. Yours, etc.

"M."

"Take this to him," she said, giving the sealed note to the messenger boy, who hastened away with it.

In twenty minutes he returned with a note in pencil from Charlie, which said:

"I sold your stock just before the tumble. You're all right. Wait where you are till I can join you.

"CHARLIE."

Her eyes sparkled and cheeks glowed as she read the note. She was not reduced to poverty again—a thing she had a most holy horror of.

Half an hour later Charlie came in from the Stock Exchange and greeted her with:

"Did you think for a moment that I would forget your interest?"

"Oh, I knew you had so much to think of that somebody might be left, and why not me as well as somebody else?"

"Because you are never out of my thoughts," he replied. "You are the first one I think of. You remember I once said that some day you might be a partner in this firm? I am ready to make you a full partner any day you may name."

She looked at him as if not quite understanding him, and asked:

"What kind of a partner do you mean, Charlie?"

"A life partner—a wife."

"Oh!" and she sank back in the chair, almost overcome by the joy of the moment.

"What say you, Mary?" and he took her unresisting hand in his.

"Yes, Charlie, I have wished it so long. I love you."

We dare not tell a love story. It is not our province to do that. We are telling the story of two boys who made a fortune in Wall street. But it's hard work to keep the girls away from the boys, and so we have to let them in at the proper time. Mary Ashworth re-entered the carriage and rode back home, happier than she had ever hoped to be.

At home she threw her arms around Nellie's neck and told her that Charlie had asked her to be his wife.

They were like two sisters; they wept tears of joy together, and the widow soon rejoiced with them.

When Charlie came home that evening with Al, Nellie and his mother seized him to smother him with their congratulations.

"Here, Nellie," said Al, "do me so, too!"

"I won't," she replied.

"Well, we don't want to be left. Why not you and I join the procession and be as happy as the others?"

Nellie stopped laughing and looked hard at him.

"Albert Day, you jesting rascal," she said, "if you love me tell me so, and don't joke about it!"

"Nellie Knight, you sly fox," he retorted, "you know in your heart that I am dying for love of you. Be my wife, and I'll live for you and be the best husband of the three."

Nellie sprang into his arms, and the engagement was then and there sealed with a kiss.

"Now I can set the time for a triple wedding," said the happy widow, "and we'll all take a trip to Europe in the spring."

"Yes, for we have earned it," said Charlie.

That evening Sharpe came up to the house on Madison avenue to see the widow and be astonished at the news.

"What a happy crowd we will be," he said, laughing and shaking hands all around. "I think we'd better charter a steamer, so as to have none but bridal couples on board."

"That wouldn't be a bad idea," said Al.

"Oh, I won't have any such silly nonsense as that," said Mrs. Knight. "Just go along like sensible people, and be as happy as you can. That's the way to do."

"You shall be the judge in the matter," said Al. "You have been there, and know all about it. We are the little chicks to follow wherever you choose to lead. Cluck to us, and we'll come."

She slapped him, saying:

"You master impudence! Do you call me an old hen?"

"Bless you, no! You are to be the mother bride, don't you know."

"Well, as I'm to be your mother-in-law, you had better be learning how to behave like a dutiful husband and son-in-law."

The time for the wedding was set—the first of June, and the three couples were to sail together for the tour of Europe.

"Now," said Charlie, "let's make a strike in Wall street for wedding expenses. What say you?"

"Agreed," said Al.

"I haven't the least objection," said Sharpe. "But go slow and abide your time."

"Yes. Let's wait and see if old Marks won't come in with a pointer. The old man is as keen scented as a bloodhound."

They waited weeks and months for something to turn up in the street. Business was unusually dull.

But a flurry in stocks came and Day & Knight managed to make about $30,000 out of it. Sharpe did not go in. He said the game was not worth the trouble it would take to bring it down.

"This will pay our way, anyhow," said Al.

"Yes, and more, too," said Charlie. "I am satisfied."

They bought handsome diamonds for their brides-elect, and made preparations for the extended tour they proposed to make in the summer.

The employees in the bank were given their instructions what to do in their absence. They were to make no loans or investments, but simply to receive deposits and pay depositors' checks till the two young bankers should return.

The triple wedding was the sensation of the day in New York, and Grace Church was filled to overflowing with their friends.

After congratulations the three happy couples were driven to the steamer, which was to convey them to Europe on an extended tour.

Four months later they returned, brown as berries, but as happy as birds, and settled down to the happy life begun. The two young brokers and bankers were still the youngest firm in the street, and one of the most popular as well as solid financially—a living example of what can be accomplished by honesty, pluck and perseverance.

[THE END.]

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